

The complaint

Mr R complains that Vanquis Bank Limited continued to send him paper statements after he had requested to receive statements online only. He says this has caused him a great deal of stress.

What happened

Mr R says that in March 2023, Vanquis started sending him paper statements. He called Vanquis and asked for it to stop sending these and for his account to be 'online only' on the banking app. But since then, he has continued to receive paper statements. He says he has called several times, but this issue is ongoing. He says this has caused him a lot of stress and issues with his family.

Vanquis issued a final response letter dated 17 August 2023. It said that Mr R called on 19 January 2023 and a temporary block was added to his account. He called again on 27 March 2023 and was told his statement preference was set as online only. It noted Mr R's comment about receiving a statement by post and said it wasn't sure why this had happened and said if Mr R could provide further evidence, then it would consider this.

Mr R wasn't satisfied with Vanquis' final response and sent Vanquis copies of his July and August statements. He referred his complaint to this service.

Vanquis reviewed Mr R's complaint again and issued a second final response letter dated 11 September 2023. It upheld Mr R's complaint and said that Mr R was still receiving paper statements due to a temporary restriction that was added to his account on 19 January 2023. It apologised that this wasn't identified sooner and confirmed that it had been removed so that no further paper statements would be sent. Because of this it offered to pay Mr R £75 compensation.

Our investigator thought the offer made by Vanquis was reasonable.

Mr R didn't agree. He said that Vanquis had changed its outcome because he had taken his complaint further. He said that this issue took six months to resolve and several calls and emails. He said the issue has caused him a lot of stress and he thought compensation of around £500 was reasonable.

As a resolution hasn't been agreed, this complaint has been passed to me, an ombudsman, to issue a decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can understand how frustrating this issue has been for Mr R. He contacted Vanquis in March 2023 and was told that his account was set to online only and that he wouldn't receive paper statements. However, after this call he still received statements through the post. He then made further calls to Vanquis to raise a complaint and to follow up on this. In August

2023, he was told again that his account was set to online only. It wasn't until September 2023, that the issue was identified and resolved.

In this case it is clear that Vanquis has made a mistake. It failed to inform Mr R that by applying a block to his account in January 2023 this meant he would receive paper statements. It then continued to tell him his account was set to online only and didn't identify the issue with the block applied to his account. Where a bank has made a mistake, our role isn't to punish it but instead to ensure the customer is put back in the position they would have been had the mistake not been made. And, where appropriate, to award compensation.

Vanquis explained in its letter dated 11 September 2023 that the block had been removed from Mr R's account and that as it was set to online only he would not receive any further paper statements. This puts Mr R back in the position he would have been had the mistakes not been made.

Vanquis offered to pay Mr R £75 compensation. Mr R doesn't consider this is enough and thinks around £500 is reasonable. I have considered all the information provided, including the comments Mr R has made about the upset caused when he received the statements and also that it took time for the underlying issue to be resolved. However, taking this into account, I find that the compensation offered in this case is reasonable.

Putting things right

Vanquis should, as it has offered (and if this hasn't already happened), pay Mr R £75 compensation for the upset caused by his statements being posted to him.

My final decision

My final decision is that Vanquis Bank Limited should take the action set out above (if this hasn't already happened) in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 March 2024.

Jane Archer
Ombudsman