

## **The complaint**

Mr U complains that Vanquis Bank Limited (“Vanquis”) closed his credit card account whilst he was abroad.

## **What happened**

Mr U held a credit card account with Vanquis Bank Limited.

Mr U was on holiday for an extended period of time between February – July 2023. When he returned, he discovered that his account had been closed. He complained to Vanquis.

Vanquis didn’t uphold the complaint. It said that a temporary block had been added to the account in March 2023 as it needed to confirm some details on the account. It said it had attempted to contact Mr U on several occasions via mobile phone and had left voicemails. It said it has also sent several letters via post. Vanquis said that having received no response from Mr U, it sent him a 60 day closure letter in April 2023.

Mr U remained unhappy and brought his complaint to this service.

Our investigator didn’t uphold the complaint. He said that Vanquis had taken reasonable steps try and get in touch with Mr U before it sent the 60 day closure letter.

Mr U didn’t agree so I’ve been asked to review the complaint.

## **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’ve reviewed the terms and conditions of the account. This states that the bank can close the account at any time. There’s no obligation on the bank to provide a reason for closing the account. Mr U agreed to these terms and conditions when he opened the account.

I’ve also reviewed the notice of closure letter dated 11 April 2023 which was sent to Mr U. This gave 60 days notice of the closure of the account. I appreciate that Mr U wasn’t expecting his account to be closed. However, I think the notice period given was reasonable, and gave sufficient time for Mr U to make alternative banking arrangements.

Based on what I’ve seen, Vanquis hasn’t made an error inclosing the account. The terms and conditions of the account allow Vanquis to close the account and reasonable notice of the closure was given to Mr U.

I’ve gone on to consider whether Vanquis acted fairly and reasonably when it closed the account.

Vanquis has provided a call recording dated 21 January 2023. This was in relation to a transaction which had been declined. Vanquis explained to Mr U during the call that a block had been placed on the card whilst it carried out an investigation into the possibility of an

unauthorised third party attempting to gain access to the account.

I can see from the information provided by Vanquis that it made attempts to contact Mr U by telephone in March 2023, Voice messages were left on Mr U's mobile phone, but no response was received from Mr U. Vanquis also sent three letters to Mr U, including the letter advising him of the closure of the account.

I appreciate that Mr U was abroad and may not have received the letters. However, Mr U hasn't explained why he didn't communicate with the bank when they tried to contact him on his mobile phone.

Based on what I've seen, I think Vanquis made sufficient efforts by phone and by post to contact Mr U. And because of the lack of response from Mr U I think it was reasonable for Vanquis to take steps to close the account.

For the reasons I've explained, I'm unable to uphold this complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 25 April 2024.

Emma Davy  
**Ombudsman**