

The complaint

Mr C complains about Vanquis Bank Limited not giving him interest free purchases after he opened a credit card account with them.

What happened

Mr C applied for a credit card with Vanquis and thought he'd taken up a promotional offer of 9 months interest free on purchases. However, upon using the credit card he discovered he was being charged interest on his purchases and, when he enquired and complained, Vanquis said that the promotional offer was for 9 months interest free on balance transfers and not purchases.

Mr C is convinced that the promotional offer was interest free purchases, so he brought his complaint to our service. But our investigator couldn't see that Vanquis had made an error.

As Mr C remains dissatisfied, his complaint has been referred to me to look at.

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.

Having done so, I'm not upholding his complaint and I'll explain why.

Whilst I'm very sorry to hear that Mr C didn't get the promotional offer he thought he'd applied for; I also can't see that Vanquis made an error here.

From reviewing Mr C's submissions, including the following statement:

'I was offered a card at 9 months interest free on purchases and so I accepted this card, when it took me to Vanquis website'.

I'm persuaded that Mr C thought he was applying for a credit card with a promotional offer of interest free purchases for 9 months.

However, I think it more likely than not, that this was an out of date, incorrect or misleading offer displayed on a comparison website that Vanquis have no connection or control over.

I appreciate that the comparison website must've given Mr C the impression he was applying for the promotion displayed on their screen. But when the website diverted Mr C to Vanquis's website, and a Vanquis page to enable him to make an application for a credit card, this would've been totally separate to the comparison website and Vanquis wouldn't have been aware of what Mr C had seen.

And, from reviewing Vanquis's submissions, which included Mr C's application and their confirmation correspondence, I'm satisfied no such offer existed and Vanquis didn't offer a 9 month interest free purchases promotion at that time. Also, Mr C received a clear communication on the interest rate that he had applied for on Vanquis's website.

As Mr C thought he was applying for the offer on the comparison site, I can fully understand his frustration here. However, for the above mentioned reasons, I don't think it would be fair or reasonable to hold Vanquis responsible for misleading information and / or wording on a comparison website.

So, having considered the above and all the information on file, I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 May 2024.

Paul Douglas
Ombudsman