

The complaint

Mr M has complained about a number of errors he feels Vanquis Bank Limited made regarding his account.

What happened

Mr M has an account with Vanquis. However, he's raised a number of issues, specifically: incorrect details about when his next statement would be generated; a statement showing on his account earlier than it was dated; issues with accessing the app; making him go over his credit limit; and not logging his complaint in a timely fashion.

One of our investigators looked into what had happened. She could see that Mr M had gone over his credit limit, because of the date that a merchant had submitted a transaction. However, Vanquis explained that he wasn't charged a fee for this, and it didn't affect his credit file.

Vanquis accepted that, when Mr M called in August 2023, he should have been advised that a statement had been produced. His complaint should also have been logged sooner than it was. However, our investigator felt the £25 Mr M had been paid by way of apology was fair in the circumstances.

As Mr M disagreed, his complaint's been passed to me.

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 it. I'll explain why.

I can see that Mr M wasn't able to log in to the Vanquis app for a number of hours on 1 August 2023. I agree it must have been frustrating. However, the terms of the app don't guarantee availability. Further, Vanquis couldn't find an issue with the app at its end, and Mr M was soon able to access the app again. So, I don't think any compensation is due for this.

As regards going over the credit limit, this appears to be because of the date that a merchant recorded a transaction. But, Vanquis has explained this didn't have a negative impact on Mr M.

I've also looked at the call made on 18 August 2023, when Mr M called to change his repayment date. During this call, Mr M was mistakenly told that his next statement would be generated on 3 October. It's clear that the call handler didn't realise a statement was in fact being generated on the day of the call. So, Mr M was surprised to see this. Further, he noted it was dated 20 August, so he's concerned as to why he was able to see it early.

Vanquis has explained that because 20 August fell on a Sunday, the statement was produced on the last working day, which was 18 August. It does this to allow its customers ample time to make their minimum payments. I'm satisfied by this explanation, and am also

satisfied it had no impact on what was owing on the account, or fees or interest.

Vanquis has accepted that Mr M was given incorrect information on the phone call, and has paid £25 to apologise for this. I think this was fair, particularly given that Mr M saw his statement the next day, so would then have realised the correct position.

Finally, I can see that when Mr M complained, it took a while for his complaint to be logged. However, when it was logged, it was backdated, and responded to within eight weeks of that earlier date. The eight-week response time is set out in industry guidance, so I'm satisfied it behaved appropriately here.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint. I'm satisfied that the £25 already paid by Vanquis Bank Limited was fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 July 2024.

Elspeth Wood
Ombudsman