

The complaint

Mr M complains that Vanquis Bank Limited ('Vanquis') were wrong to suggest he'd asked to close his account. He says they made errors when dealing with his complaint about that issue.

What happened

Mr M complained to Vanquis that:

- They were wrong to suggest in a letter they had sent him, that he had asked to close his account.
- When he called them, they disconnected his call and he had to pass security again.
- They failed to reply to his complaint in eight weeks.
- They told him his complaint had already been considered when it hadn't been.
- They hadn't provided sufficient compensation for the issues he raised.

When Mr M referred his complaint to this service Vanquis increased their offer of compensation by a further £20. Our investigator thought the compensation Vanquis had offered was reasonable given the issues Mr M had experienced.

Mr M disagreed and asked for a final decision by an ombudsman.

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 know it will disappoint Mr M, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Vanquis made mistakes here. It must have been distressing for Mr M to have been told his account was being closed and frustrating not to receive the business' response in time and to be kept waiting for a few days for compensation to be paid.

But Vanquis have provided compensation that I think is reasonable in the circumstances. They paid Mr M £50 in respect of the inaccurate letter they had sent, and they added £20 after they had noted their final response was sent late. They have subsequently added a further £20 as they didn't think they'd adequately explained how the initial £20 would be refunded.

I understand that Mr M is also upset about some other issues that I've listed in the background to this complaint. But taking everything into account I think the compensation Vanquis have now offered is reasonable and I'm not asking them to take any further action.

My final decision

For the reasons I've given above, I uphold this complaint in part and tell Vanquis Bank Limited to pay the compensation they have offered to pay since Mr M referred his complaint to this service and which is documented in their email to us of 15 October 2024.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 December 2024.

Phillip McMahon
Ombudsman