

## **The complaint**

Mr B complains that Vanquis Bank Limited ('Vanquis') took too long to provide him with information about a cancelled direct debit instruction.

## **What happened**

I issued my provisional decision on this complaint at the end of last year. An extract from that provisional decision is set out below.

*Mr B has a Vanquis credit card. In November 2023 he contacted Vanquis and asked them to provide a copy of correspondence from his bank to them in which they had cancelled the direct debit instruction he had in place. They didn't respond until March 2024 after Mr B had referred his complaint to this service. They provided a copy of their system information showing the direct debit had been cancelled by the payer and they offered Mr B £35 to compensate him for the delay in providing that information.*

*Mr B accepted that compensation. But when he didn't receive it, he withdrew his acceptance.*

*Our investigator thought the compensation was sufficient in the circumstances and he explained that we couldn't consider the delay in the payment of that compensation as this service couldn't look at complaint handling in isolation.*

*Mr B asked for a decision by an ombudsman.*

## **What I've provisionally 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 would agree with Mr B that the service he has received in relation to the operation of his account with Vanquis has been poor. I don't think £35 is sufficient compensation and I'm expecting to ask Vanquis to pay a little more. 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.*

*While this service can't consider complaints about complaint handling in isolation as they are not about a financial service, the payment of compensation was in relation to the administration of the financial service the business was providing to Mr B. And, in those circumstances, I think we can consider Vanquis's failure to pay the compensation it had offered.*

*Mr B asked for information about the cancelled direct debit in November 2023 and didn't receive the direct debit cancellation information for four months. That information was clearly important to him. His communication with Vanquis suggested he didn't believe a cancellation had been requested, and I think he would've been keen to understand why that had happened. Having said that, it seems the direct debit had been cancelled through no fault of Vanquis's and I can understand the request Mr B had made was a little unusual and would have taken a little longer than usual to address. I think that mitigates some of the distress and inconvenience caused. When Vanquis offered the £35 compensation, they explained it would be paid within 5 days, but it wasn't, and I think that would have caused further upset for Mr B. Having considered all of the circumstances I think Vanquis should provide £100 in compensation.*

### **My provisional decision**

*For the reasons I've given above I'm expecting to uphold this complaint and to tell Vanquis Bank Limited to pay Mr B £100 in compensation less £35 if that's now been paid.*

### **The parties' responses to my provisional decision**

Both Vanquis and Mr B accepted my provisional decision, but Mr B did so only on the basis that Vanquis would pay the £100 within 10 days.

### **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.

As both parties accepted my provisional decision, I have not found reason to change it. While I understand Mr B accepted my provisional decision on the proviso that a payment would be made in 10 days, this service usually allows a business up to 28 days to comply with an order. I don't think there is reason to change that timescale here, but if payment isn't received within 28 days Mr B can raise a further complaint with us to consider that matter alone.

### **My final decision**

For the reasons I've given above I uphold this complaint and tell Vanquis Bank Limited to pay Mr B £100 in compensation less £35 if that's now been paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 February 2025.

Phillip McMahon  
**Ombudsman**