

## **The complaint**

Mr C complains about issues he experienced with his credit card and the service he received from Vanquis Bank Limited when he reported the issues.

## **What happened**

Mr C holds a credit card account with Vanquis.

On 26 August 2024 Mr C experienced issues with his credit card not working. He contacted Vanquis by telephone but says that nothing was resolved on that call.

Vanquis asked Mr C to call again but Mr C said he preferred to email. Vanquis provided Mr C with an email address to use, and Mr C sent an email advising that the card had started working again.

On 16 September 2024 Mr C received a letter from Vanquis advising him that they had tried to contact him about an important matter and asking him to call.

Mr C had previously explained to Vanquis that he didn't wish to attend to formal matters on the phone and preferred to email. He complained to Vanquis and said he felt harassed by the correspondence and texts.

Vanquis issued a final response on 9 October 2024. It said it was unable to locate anything to suggest that it had sent multiple texts to Mr C about the issues with his card. It said it could see that Mr C's card was now functioning properly again.

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

Our investigator didn't uphold the complaint. He said that Vanquis had acknowledged Mr C's communication preferences and had provided him with an email address to use. The investigator said that Mr C had advised Vanquis that the card was working on 30 August 2024 which is why the final response stated that the issue was resolved.

Mr C didn't agree. He said it was correct that the card had started working again but this didn't last long and he had reported it as not working again on 3 October, 11 October, 12 October and 14 October. Mr C said the last time he'd checked the card in November it wasn't working then either. Mr C said that Vanquis had never provided any advice on how to rectify the issue.

Because Mr C didn't agree 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 know it will disappoint Mr C but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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.

I'm sorry to hear that Mr C has experienced issues with his credit card. Based on what I've seen, these issues have been intermittent. By that I mean that the card isn't working one day but works as it should the next day.

I can see that when Mr C first reported the issue to Vanquis, he had a lengthy telephone conversation with customer services. Following this, Mr C advised Vanquis that he preferred to communicate by email.

In response to Mr C's communication preferences, Vanquis provided Mr C with an email address to contact customer services. I can see that Mr C has used this method several times to contact Vanquis.

Part of Mr C's complaint relates to the communications he received from Vanquis. He's said that he received letters and texts asking him to call. I've reviewed the information provided by Vanquis and I haven't seen evidence of excessive texts or letters. I'm satisfied that as soon as Mr C expressed his communication preferences, Vanquis acted fairly and reasonably by providing an email address for Mr C to contact them on.

The other part of Mr C's complaint relates to the card itself. I can see that Mr C emailed Vanquis and told them that the card was working again on 30 August. Therefore Vanquis write the final response on the understanding that the issue had been resolved. Mr C has said that he reported the card as not working on 3 October but given the proximity of this date to the date of the final response, I think it's unlikely that Vanquis would've known that the issue hadn't fully resolved at the time of issuing the final response.

I appreciate that it must be frustrating for Mr C to have a card which has an intermittent issue. Vanquis has said to this service that if the issue hasn't fully resolved, Mr C should contact Customer Support and request a replacement card and PIN.

Taking everything into account, I'm unable to say that Vanquis has made an error here, or that it has treated Mr C unfairly. I won't be asking it to do anything further.

### **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 C to accept or reject my decision before 6 March 2025.

Emma Davy  
**Ombudsman**