

## **The complaint**

Mr C complains about the service he received from Vanquis Bank Limited in relation to a credit card account he had with it.

## **What happened**

Mr C contacted Vanquis on 3 August 2024 to discuss his credit card account. He complains that he was asked security questions twice – once by the automated system and once by the agent who took the call. Mr C also complains that there was a lot of background noise during the call.

Vanquis didn't uphold Mr C's complaint. It explained that it was its process to ask security questions, and it can't continue with a call if it can't complete security. It also explained that there wasn't a lot of background noise during the call, but the line was bad, so it might have been difficult for the agent to hear Mr C. Unhappy with Vanquis' response, Mr C referred his complaint to this Service.

When Vanquis sent this Service information about Mr C's complaint, it said it would like to offer Mr C £50 as a gesture of goodwill for the quality of the call.

The Investigator felt that Vanquis' offer was a fair one for the quality of the call. They didn't think it was unreasonable of Vanquis to have asked security questions.

Mr C didn't agree with the Investigators view. He felt that the Investigator had not fully understood his 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.

Having considered everything available to me, I won't be upholding Mr C's complaint.

I understand Mr C was unhappy about having to answer security questions twice – once using the automated process and once when he spoke to the agent. After Mr C answered the automated questions, he was provided with information about his account relating to his payments and balance. Vanquis said that when someone asks to be transferred to an agent, as is the case here, the agent would need to ask security questions again. I don't think there is anything inherently unfair about this. While I appreciate it might have been frustrating and inconvenient for Mr C, Vanquis' intention here is to ensure it is speaking to the account holder about the account, to protect both itself and Mr C - this is what I would have expected it to have done. It follows that I don't uphold this part of Mr C's complaint.

I've listened to the call Mr C had with the agent. There is clearly some background noise during the call, but this is the type of noise I would expect from a call centre, and I'm not persuaded the noise was excessive. The agent said to Mr C during the call that the line was bad. From listening to the call, I agree that it wasn't the clearest line. That being said, it's

difficult for me to know from a call recording how poor the line was in reality, or who was responsible for the poor line. I don't have enough evidence to say that the quality of the line was because of something Vanquis has done wrong, so I won't be upholding this part of Mr C's complaint. I note that Vanquis offered Mr C £50 as a gesture of goodwill for the quality of the call – I will leave it up to Mr C to decide whether he wants to accept that or not. I won't be asking it to pay him anything more.

I note that Mr C told our Investigator that there were points they missed when investigating his complaint. I have listened to all the calls he's had with this service to understand what these points are, and I'm satisfied that the main crux of Mr C's complaint was about having to go through security twice and the background noise during the call. Taking all of this into account, and while considering the overall service provided by Vanquis during the call, I don't uphold Mr C's complaint.

### **My final decision**

For the reasons set out above, I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 3 April 2025.

Sophie Wilkinson  
**Ombudsman**