

## **The complaint**

Mr L complains about the service he received from Vanquis Bank Limited when he contacted them by telephone to log a disputed transaction claim.

## **What happened**

On 22 November 2024 Mr L made 4 telephone calls to Vanquis to log a disputed transaction claim.

When Mr L called, he was advised that he would receive a link to complete a claim form. Mr L didn't want to receive a link and requested to log the claim over the phone. A discussion with a Vanquis agent about why Mr L didn't want to use the link followed, after which Mr L requested to speak to a manager and a complaint was logged. After a period of time during which Mr L was placed on hold, the call was disconnected.

Mr L called back and asked to speak to a manager but was again placed on hold for a long time.

Mr L complained to Vanquis about the service he'd received.

Vanquis upheld the complaint and acknowledged that Mr L had received poor service. It paid compensation of £50.

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

Our investigator didn't uphold the complaint. He said the compensation paid by Vanquis was fair and reasonable.

Mr L didn't agree so 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 L, but I agree with the investigators opinion. I'll explain why.

There's no dispute that Vanquis provided poor customer service to Mr L when he called on 22 November 2024. Vanquis has acknowledged that mistakes were made and has apologised. Vanquis has said that it will provide feedback and training to the staff who were involved in the calls in order that this doesn't happen again.

I've thought about the impact of the poor service on Mr L to decide whether the compensation already paid is a fair and reasonable way to resolve the complaint.

I appreciate that Mr L wasn't happy about the process for logging a claim and that he didn't want to complete a claim using a link. Whilst I acknowledge that this was frustrating for Mr L, I don't think this is an unreasonable method of logging a claim. Vanquis has explained that

this is the process for logging disputed transaction claims and I'm unable to ask a business to change its processes.

I'm aware that Mr L was placed on hold for a long period of time. He also had his call disconnected. I appreciate that being placed on hold can be frustrating but sometimes there can be long wait times in order to speak to the correct department or person if they are busy. In relation to the disconnected call, there's no evidence that this was a deliberate act by the Vanquis agent but I do recognise that this would've caused Mr L additional frustration.

Overall I agree that Mr L had a poor customer service experience. But taking everything into consideration, I think the compensation paid by Vanquis is fair and I won't be asking them 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 L to accept or reject my decision before 22 August 2025.

Emma Davy  
**Ombudsman**