

## **The complaint**

Mr B complains that Vanquis Bank Limited didn't acknowledge that he had been made bankrupt.

## **What happened**

Mr B hold a credit card account with Vanquis.

A default was recorded on the account on 21 August 2023. The account was updated on 5 February 2025 following notification of a bankruptcy initiated on 28 January 2025.

The bankruptcy was later reflected on Mr B's credit file.

Mr B complained to Vanquis. He was unhappy that Vanquis hadn't acknowledged that it had received documentation regarding his bankruptcy.

Vanquis didn't uphold the complaint. In its final response dated 16 June 2025 it said it had updated Mr B's account following notification of his bankruptcy. It explained that the default recorded prior to Mr B's bankruptcy would remain on his credit file for up to 6 years.

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

Our investigator didn't uphold the complaint. They said that Vanquis had confirmed that their process didn't involve sending acknowledgements when they're notified that a customer has entered bankruptcy unless specifically requested. The investigator said that Vanquis had provided evidence which showed that on receipt of correspondence about Mr B's bankruptcy it applied the appropriate block to his account and updated his credit file.

Mr B didn't agree. He said he thought Vanquis should've acknowledged that it had received documents regarding his bankruptcy because he was a vulnerable customer.

Because Mr B 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 B, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the system notes and contact notes provided by Vanquis. These notes show that Vanquis received correspondence from Mr B's Trustee in Bankruptcy on 5 February 2025 confirming that Mr B had entered bankruptcy on 28 January 2025. I can see from the notes that in response to the correspondence Vanquis placed a block on Mr B's account to reflect the insolvency status and recorded the bankruptcy on Mr B's credit file.

Having reviewed the notes I'm satisfied that Vanquis took appropriate action within a reasonable time following receipt of the correspondence from Mr B's Trustee in Bankruptcy.

I appreciate that Mr B feels that he should have received an acknowledgement from Vanquis that they had received notification of his bankruptcy. Vanquis has explained that its process doesn't include sending an acknowledgment when it receives notification of a customer's bankruptcy, unless there is a specific request that they do so. In Mr B's case I haven't found evidence of a specific request for an acknowledgement.

This service can't require a business to change its processes. But I can look at whether the business has followed its process correctly and treated the Mr B fairly. Mr B has said that he believes he should've been sent an acknowledgment because he's a vulnerable customer. I can see from the contact notes that Vanquis made attempts to obtain information from Mr B about his health, but they didn't receive this and as a result they were unable to update their record to reflect any reasonable adjustments that Mr B required. Taking all the available information into account I'm unable to say that Vanquis has treated Mr B unfairly and from what I've seen, it followed its process correctly.

Mr B has raised a query about where to send his bankruptcy discharge documents. Vanquis has confirmed that its process would be to handle any documents appropriately on receipt. I can see that Mr B provided his discharge documents to Vanquis, and they updated his account to show that his bankruptcy was completed on 28 July 2025.

Mr B has also raised a query about his account being sold to a debt collection agency. Vanquis has confirmed that the account hasn't been sold and that it remains with them.

Having considered all the available information I'm unable to find any evidence that Vanquis has made an error or treated Mr B unfairly or unreasonably. I'm unable to uphold the complaint.

### **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 X to accept or reject my decision before 14 October 2025.

Emma Davy  
**Ombudsman**