

The complaint

Mr L is unhappy with the service received from Vanquis Bank Limited (“Vanquis”) on the telephone regarding his credit card.

What happened

Mr L called Vanquis on 16 April 2025 to raise a fraudulent claim regarding some transactions on his card account. He was unhappy with the service he received, as the call got disconnected and he felt he wasn’t being listened to.

He raised a complaint with Vanquis, and they sent two final response letters (FRLs), one on 15 May 2025 and one on 23 May 2025. The first response didn’t uphold his concerns, but the second one did, offered £25 compensation, and confirmed they would provide feedback to the call handler about the call being disconnected. However, they confirmed that the answer about Mr L’s claim had been correct.

Mr L wasn’t happy with this outcome so brought the complaint to our service to investigate. The investigator here listened to the relevant call recordings and said that they were satisfied Vanquis had responded fairly to Mr L’s complaint.

They explained that his first call that day had been cut off, and when he called back later, Vanquis had explained that the transactions in question were still pending, so they couldn’t yet raise a claim as the merchant hadn’t yet claimed the funds. The investigator concluded that the £25 offer of compensation for the first call which was cut off was fair, and the answer given on the second call was also fair.

Mr L didn’t accept this and asked for an Ombudsman to make a final decision on 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.

Having done so, I’ve reached the same conclusions as the Investigator did. While it’s not clear why the first call was cut off, Vanquis have accepted that it wasn’t ideal and offered compensation for the inconvenience of this and having to call back. I think this is fair. The £25 offered is in line with what our service would recommend in these types of situations.

Alongside that, the answer given on the second call was also correct and fair, so I can’t say they did anything wrong here. Whilst I can appreciate this may have upset Mr L as he had concerns about the transactions, it was the correct answer, and therefore it was a fair one.

Vanquis told him they couldn’t raise a claim against pending transactions, which is their process, and we can’t tell a business to alter their processes. All we can do is assess whether those processes have caused any actual financial harm. Mr L had raised his concerns about these potential transactions in good time, they couldn’t yet make a claim

against them as they were pending, so there is nothing more they could do. I'm satisfied this is fair, and I won't be asking Vanquis to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 4 December 2025.

Paul Cronin
Ombudsman