

## **The complaint**

Ms S complains about the poor customer service and delays experienced when bringing her complaint about an unauthorised transaction to Vanquis Bank Limited (“Vanquis”)

## **What happened**

To be clear, Ms S brought her complaint about an unauthorised transaction on her account from 4 December 2023. We upheld this complaint, and Vanquis refunded the transaction and any associated interest or fees and removed any adverse information on her credit file relating to this.

Ms S also complained to us about the delays experienced in receiving a response from Vanquis and the distress and inconvenience caused by having to chase it for an answer. We considered this complaint and Vanquis offered £100 in compensation in November 2024 for its poor service. Ms S accepted this, and the complaint was closed, so I won't be looking into this further. But at this time Ms S's unauthorised transaction complaint was not resolved yet, and Ms S says she is unhappy with the further delays in getting information from Vanquis and in getting an answer to complaint from November 2024 till the issue was resolved. So, this is what my decision will cover.

Our investigator considered Ms S's complaint and upheld it, saying that Vanquis should pay £225 in compensation for the distress and inconvenience caused between November 2024 until the resolution of her complaint. Vanquis accepted this recommendation, but Ms S didn't. So, the complaint has been passed to me for a final decision.

## **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.

Ms S has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

At this point I would also like to set out that our Service was set up to informally resolve disputes when things go wrong. And we do this by putting the consumer back in the position they would've been in had things happened as they should have. We were not set up to punish financial providers for any wrong doings, and we cannot instruct them to change their products or processes. We can consider awards for compensation, and we do so in line with our guidelines as set out in the “Compensation for distress and inconvenience” page on our website.

Having considered all the available evidence, I think the outcome reached by the investigator is fair, I'll explain why.

Ms S has already had her complaint about the disputed transaction, and about the distress and inconvenience suffered from November 2024 up until resolution. So, I am considering the distress and inconvenience caused in the several months from November 2024 till the date of the investigator's view.

In November 2024 Ms S was still not given the correct information from Vanquis regarding the transaction she was disputing. As the account had been closed for some time, she didn't have access to her statements online anymore and understandably didn't have the statements from December 2023 to show the disputed payment. However, copies of her account history would've easily been available to Vanquis, so I see no reason why Ms S still had not received this in November 2024. Ms S was attempting to get the information about the disputed payment from the merchant in question because Vanquis had not yet produced this, which must have been frustrating for her. So, I do agree some compensation is due.

I can also appreciate that Ms S had this disputed payment on her credit card for a long time, which accrued interest. And while she has now been refunded for the transaction and the associated interest, she had continued to pay this interest between November 2024 and when the complaint was finally resolved. Vanquis hasn't done anything wrong in applying interest to an outstanding payment on her credit card account and it has all been refunded now, however had Vanquis been more efficient with her complaint, she wouldn't have had to continue to pay this for so long. Ms S says she feels like she was ignored and dismissed by Vanquis, and I can see why she felt this way. And therefore, compensation is due for this continuing delay.

Ms S wasn't happy with the investigators award of £225. She felt this was not enough money for the years of distress and inconvenience involved in having this issue dragged on and for the not getting a response to her requests. But as above, I am only looking at a seven-month period as the remaining period has already been considered by our Service.

As per our guidance on awarding compensation for distress and inconvenience, "*an award between £100 and £300 might be fair where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out.*" Looking at the period between November 2024 and June 2025 Vanquis' mistake was that it didn't provide Ms S or our Service the evidence needed for this complaint. Which caused a delay and additional stress and inconvenience for Ms S. We could amount this to a single mistake, or repeated small errors. But I cannot award compensation for the fact that Vanquis didn't come to the same outcome as us, as this it is within its right to reach its own outcome on complaints.

The disputed transaction was made on Ms S's account by a third party – not by Vanquis. And so, I can't award compensation for the distress of having a disputed transaction on her account. While I appreciate that Ms S feels like this incident shouldn't have happened in the first place, I have no evidence to persuade me that the disputed transaction happened on her account because of Vanquis's mistake. I know that Ms S says that her card was blocked when the disputed transaction took place, so this was Vanquis's fault. But the evidence shows that the disputed transaction was taken from her account on 4 December 2023, and I've not seen the evidence showing her card was cancelled at this point. So, this isn't something that is included in my award for compensation.

Ms S has not suffered any financial loss because of the delay caused by Vanquis, but she has suffered distress and inconvenience. So, for this and for all the reasons outlined above, I think the amount of £225 suggested by the investigator is fair.

### **Putting things right**

Vanquis Bank Limited should pay Ms S £225 in compensation for the reasons outlined

above.

**My final decision**

I am upholding this complaint, and Vanquis Bank Limited should put things right as I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 7 January 2026.

Sienna Mahboobani  
**Ombudsman**