

The complaint

Mr M complains about the poor service he received from Vanquis Bank Limited (VBL).

What happened

Between May and June of 2025, Mr M says several calls to VBL were disconnected and no callbacks were made. He also says VBL re-debited £250 on 15 May 2025, just hours after sending a letter giving him 14 days to respond, which left him distressed. Mr M said that on 10 June 2025, after further disconnections, an advisor placed him on a £526 promise-to-pay arrangement that he says he didn't agree to. Mr M considers these issues to be poor service and multiple errors by VBL. To resolve things Mr M says he wants an apology for the poor service and compensation for the errors made.

In August 2025, VBL issued their final response to Mr M's complaint which they didn't uphold. In summary it said it didn't think they could do anything differently in the circumstances and they were happy with the level of service he'd been given

Unhappy with their decision Mr M brought his complaint to our service where it was passed to one of our Investigators to look into.

In October 2025, our Investigator issued their view. It recommended that Mr M's complaint should not be upheld. In summary the Investigator considered that whilst there had been some inconvenience for Mr M, VBL had treated him fairly throughout.

Mr M didn't accept the view and responded to say that VBL hung up on him and that they did have a call back service as he'd been called back by them during a recent encounter. However, as the Investigator's view remained unchanged, Mr M asked that his complaint be referred to an ombudsman 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.

In considering what is fair and reasonable, I've thought about all the evidence and information provided afresh and the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time.

Firstly, I'm aware that I've summarised this complaint in far less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No courtesy is intended by this. Instead, I've focussed on what I think are the key issues here.

Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored

it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

Mr M complains about poor customer service from VBL, mainly that:

- He was put on a promise to pay which he didn't agree to
- VBL hung up on him during phone calls and hadn't called him back, despite this being a service they offer

Having considered the concerns Mr M has raised I'm not persuaded VBL have done anything wrong.

I've reviewed some call recordings from 13 May 2025 and 10 June 2025. One of the phone calls appears to have ended prematurely, although it's not clear why. I've no evidence that VBL ended the call prematurely or if there was a technical error which caused it to happen. However, I'm not persuaded from the evidence that VBL initiated this.

Mr M wasn't happy that VBL didn't call him back. This is despite being called back during a phone conversation in October 2025. Mr M believes it's part of their service to do this.

In response to the Investigator's view VBL said call backs are conducted if a call is disconnected while speaking with a customer and is dependent on their capacity and availability, so it isn't guaranteed.

I've not seen any evidence to say what the service levels are in relation to call backs, so I'm not persuaded VBL denied Mr M a service that they usually offer to their customers.

During a phone call with them on 10 June 2025, the agent advised Mr M was over his limit and offered assistance, which Mr M initially refused. The agent advised he would need to pay a certain amount within ten days to bring the account out of arrears. However, Mr M said he'll pay any overdue amounts by the statement date which was 26 June 2025. The agent then said he'd apply a promise to pay, which would prevent reminders on the account which Mr M agreed to. The agent enquired about Mr M's ability to afford the repayments, which Mr M affirmed.

All things considered, having reviewed all the information provided, including system notes and call recordings, although I can see that several calls were made on specific days, for example on 13 and 14 May 2025, which I recognise would have caused some frustration for Mr M, I'm not persuaded VBL did anything wrong here because there's no evidence to show they were negligent in the service they provided to him. I'm satisfied that following these occasions Mr M wasn't prevented from contacting VBL or administering his account with them.

My final decision

My final decision is that I don't uphold Mr M's complaint about Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 December 2025.

**Benjamin John
Ombudsman**