

## **The complaint**

Mrs C is unhappy that Vanquis Bank Limited didn't put her credit card account on hold when she asked.

## **What happened**

Mrs C took out a credit card with Vanquis around October 2023.

Later the same month, Mrs C says Vanquis gave her details about a third party's account when she spoke to it on the phone. Mrs C complained about this. She explained she asked that her account was put on hold, including freezing all interest and charges, while things were investigated.

Mrs C explained she later realised Vanquis continued to apply interest and charges to the account. She complained to Vanquis.

Vanquis didn't issue a final response to the complaint. Mrs C remained unhappy and referred the complaint to our service. She said it was unfair she had to pay any interest on the account while it was open.

Vanquis responded to our service and explained it didn't believe Mrs C asked for her account to be put on hold. And in any event, it explained this was not an option at the time.

Our investigator asked Vanquis to send her the phone calls from the time, but it eventually explained it could not provide these.

Our investigator issued a view and did not uphold the complaint. She said, in summary, that she hadn't seen Vanquis agreed to stop interest and charges on the account and didn't think it needed to.

Mrs C was unhappy with this. She said she was disgusted by the utterly unacceptable conclusion reached and said it wasn't fair she had to pay any interest.

As Mrs C remained unhappy, the complaint has been passed to me to decide.

## **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 don't think this complaint should be upheld. I'll explain why.

All parties should note that this decision only covers the specific issue of whether Vanquis acted reasonably when it didn't put Mrs C's account on hold and continued to apply interest and charges. To be crystal clear, I make no findings on the events leading up to this, including any of Mrs C's concerns about data protection issues.

I've carefully considered what happened here.

I will say it was somewhat disappointing Vanquis couldn't provide the phone calls from the time, despite being asked for the information on multiple occasions. So, I've had to make my findings based on the limited information I have. Because of the lack of calls, I've put somewhat more weight on Mrs C's testimony and version of events than I might otherwise have done.

I've reviewed the system notes from the time, and these make no reference to putting any interest or charges on the account on hold.

Thinking about all of this, even when taking into account the lack of phone calls and very carefully considering what Mrs C said happened, I still haven't seen enough to persuade me it's most likely that Vanquis agreed not to apply interest and charges to the account under these circumstances. And I can't see any reason why it would, or should, have done so.

I know Mrs C is very disappointed with Vanquis not providing the calls. And I understand her frustration. But thinking about this, even if she asked for the account to be put on hold, and was told on the phone Vanquis *would* freeze all charges and interest then it didn't, I still would not make a finding that she should be reimbursed all of the interest on the account as she wished.

I say this as I would view the situation as Mrs C being told the wrong information, rather than Vanquis unfairly applying charges. Hopefully this might reassure her that the outcome she wanted does not ultimately hinge on this unavailable information.

I was also deeply sorry to read about the recent situation Mrs C told our service about, and I can imagine what a difficult time it must be.

I'd like to reassure Mrs C that I've carefully considered everything else she has said in relation to the complaint. But this doesn't change my opinion.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 5 December 2025.

John Bower  
**Ombudsman**