

The complaint

Mr D complains about delays in actioning a previous outcome to a complaint with Vanquis Bank Limited (“Vanquis”)

What happened

Mr D had a previous dispute with Vanquis which was settled at our service in March 2025 as a resolution was agreed by both parties.

However, Mr D has complained because the monies due to be applied to his account from that resolution took over two months to be applied, and the follow up action to set up an affordable repayment plan for him took a further month to be arranged.

He complained about these delays to Vanquis and the further distress it had caused him, and they upheld his complaint. In their final response letter (FRL) they apologised, offering £30 to recognise the distress and inconvenience caused. They reviewed his account as part of this response and confirmed they had been slow in applying the monies agreed to his account, and slow to arrange a payment plan with him.

They also recognised when doing this review that the default on his account should be moved back to December 2024 which will mean it eventually disappears from his credit file slightly sooner. Mr D wasn't happy with this response so brought his complaint to our service.

An investigator investigated it here and said that the compensation for distress and inconvenience should be increased to £130 in total from the £30 offered. Vanquis accepted this, but Mr D didn't and asked for an Ombudsman to make a final decision. He outlined his reasons why he didn't feel this was a fair outcome which I will answer below.

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 overall conclusions as the investigator, and for broadly the same reasons. If I haven't commented on any specific point, it's because I don't believe it's affected what I think is the right outcome. Where evidence has been incomplete or contradictory, I've reached my view on the balance of probabilities – what I think is most likely to have happened given the available evidence and wider circumstances.

In considering this complaint I've had regard to the relevant law and regulations; any regulator's rules, guidance and standards, codes of practice, and (if appropriate) what I consider was good industry practice at the time.

I was sorry to read about the difficulties Mr D and his wife have been suffering from, and hope things begin to improve for them. I've read the reasons he's asked for the final decision, and unfortunately, almost all of them refer back to issues that have been dealt with

in the previous complaint so I can't consider them.

This complaint isn't another opportunity to revisit the previous one. This complaint can only consider the delays in Vanquis actioning the resolutions from his previous complaint, that is the limit of the scope of this complaint.

I was pleased to see that in their final response letter, Vanquis carried out a proper review of his account and what they'd done, which resulted not only in acceptance that they had been slow to action the previous resolution, but also that it would be fairer for Mr D if they backdated his default a little. I think that's a proactive recognition of something that might have been an issue in the future.

I know Mr D feels they've acted poorly in dealing with him over a prolonged period, but as I said, I can only consider the specifics of this complaint and the distress and inconvenience caused from this specific issue.

If I do that, I agree that it took too long for Vanquis to action the resolution from the previous complaint. Our investigator has referenced our service giving businesses four weeks to action things, but this isn't a formal requirement, it is in reality a timeframe we try to encourage businesses to adopt.

In this instance, it took around eight weeks to refund the monies due to Mr D, and a further four weeks after that before a repayment plan was agreed with him. In difficult circumstances, which Vanquis were aware of, this feels too long, and I'm sure did cause Mr D some further distress at this difficult time.

But I'm glad to see these actions have now been carried out and a payment plan agreed with Mr D. Vanquis have confirmed no further interest accrued due to these delays, and I am satisfied that a total of £130 to recognise the distress and inconvenience in this period is fair.

Mr D has also said there are still unanswered questions regarding calculations of his account and access to it. If this is the case, I'd encourage him to speak to Vanquis directly. We can't be the go between I'm afraid, and it's important to rebuild that relationship with Vanquis on some level. Even if this only applies to the time until he's paid the debt off, I'd encourage him to ask any questions he feels he needs answers to, so he can manage the debt going forward.

Mr D also raises concerns about the complaint handling of Vanquis, but complaint handling isn't a regulated activity, so we have no authority to make a decision or compensate for this I'm afraid.

Finally, Mr D when asking for this decision has asked for his submissions to be submitted to the Financial Conduct Authority (FCA) to help others who may be suffering similar difficulties. We may have high level contact with the FCA about businesses overall complaint handling performance, but we can't refer individual cases to them on behalf of consumers in this way. If Mr D feels that the FCA need to be contacted about his own experiences, he can do this himself, and I'd encourage him to investigate this via their website in the first instance.

I am satisfied that no compensation has been paid thus far for this complaint and agree that £130 for the distress and inconvenience caused is a fair figure for this.

Putting things right

I instruct Vanquis to pay Mr D £130 to recognise the distress and inconvenience caused

from delays in implementing the resolution to his previous complaint.

My final decision

I am upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 20 March 2026.

Paul Cronin
Ombudsman