

## **The complaint**

Mr L is unhappy with the customer service provided by Vanquis Bank Limited in relation to a credit card.

## **What happened**

In April 2025 Mr L called Vanquis to discuss his account. He said, in summary, that staff were hostile and very rude. Mr L complained to Vanquis.

On 8 May 2025 Vanquis issued a final response. This said, in summary, that a staff member had “dropped the line” before completing security with Mr L during a call on 14 April 2025. It said the staff member should’ve called Mr L back, and it apologised.

Mr L remained unhappy and referred the complaint to our service.

Mr L told our service when he phoned it, staff at Vanquis had been unhelpful, dismissive and rude. He said he’d been hung up on with no warning. He says staff used a ‘hostile tone’ and were unwilling to offer basic support.

Mr L said the situation had caused him considerable distress and emotional turmoil. He also said delays by Vanquis could’ve affected his credit score or financial standing, if time sensitive actions were required on his account.

Vanquis explained to our service that it had offered Mr L £25 to apologise for what happened and he’d accepted this.

Our investigator issued a view and didn’t uphold the complaint. In summary, he said he thought the £25 offered was reasonable to reflect what happened.

Mr L was unhappy with this. He said our investigator had ignored what he said. And he explained Vanquis had refused to send him £25.

Our investigator questioned this with Vanquis and explained its final response didn’t mention £25 compensation.

Vanquis then provided a final response, also dated 8 May 2025, which addressed the call that took place on 14 April 2025. This final response did offer £25. Vanquis said this had been accepted by Mr L, so he was aware of it. Vanquis later said it didn’t know why two different versions of the final response appeared to have been sent to Mr L.

As Mr L remained unhappy, the complaint was passed to me to decide. I asked Vanquis to provide a recording of the relevant call. It sent two calls that are marked as taking place on 14 April 2025 and another undated call.

## **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.

All parties should note this decision only specifically concerns what was addressed in the final responses issued on 8 May 2025 – that being the phone call that took place on 14 April 2025 that was cut off during security checks.

I've reviewed the phone calls that Vanquis has sent through. However, none of these are the phone call that is addressed in its final response letter, as Mr L passes security on all these calls and has a conversation with staff.

Vanquis has been asked to provide the call on multiple occasions but has not done so. This is somewhat disappointing; however, I accept if Mr L didn't pass security then the call may well not be available.

At this point, I need to make a decision based on the limited information I have. Because I don't have a copy of the call, I've put rather more weight on Mr L's testimony than I otherwise would have.

That being said, Mr L hasn't provided any detailed account about what happened on this specific call. He's explained staff were "actively rude", but I don't have any further details.

Based on the very limited information I have, I haven't seen enough to persuade me it's most likely that staff were rude to Mr L, used a hostile tone or were unhelpful, when the call in question only got so far as taking Mr L through security.

I've considered that Mr L said the delay could've affected his credit score or 'financial standing', but I've seen no evidence this happened.

Vanquis has explained that staff should've called Mr L back and offered £25 to apologise for this. I'm satisfied this is reasonable under the circumstances.

I have considered the issue with the fact apparently two final responses were sent, one containing the offer of £25 and one without this. I don't know what happened here, but ultimately this doesn't affect my general thoughts on the complaint as I'm satisfied an offer was made, at some point, which is reasonable.

However, while Vanquis has said Mr L specifically responded to the offer made of £25 in relation to this complaint and accepted it, Mr L said Vanquis refused to pay him the amount. So, Vanquis should double check this, and make sure the amount is paid to Mr L if this hasn't already been done.

### **My final decision**

Vanquis Bank Limited has already made an offer to pay £25 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Vanquis Bank Limited should pay Mr L £25, if it hasn't already done this.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 15 January 2026.

John Bower  
**Ombudsman**