

## **The complaint**

Mr B complains about how Vanquis Bank Limited handled his application to increase the limit of his credit card account.

## **What happened**

Mr B held a credit card account with Vanquis. In July 2025, it offered him a credit limit increase. Mr B accepted the offer and submitted some information to Vanquis. It Vanquis then sent Mr B a SMS asking him to provide another payslip, which Mr B says he uploaded via Vanquis's online portal on 24 July 2025. Mr B called Vanquis on 11 August 2025 and was told it hadn't received additional information from him and his offer had expired, so it wouldn't raise his credit limit. He complained and asked for his credit limit application to be accepted or £500 compensation for being called a liar.

In response, Vanquis explained it hadn't received the additional information it asked for, and its offer had expired. Vanquis said it hadn't made an error and didn't uphold the complaint.

Mr B referred his complaint to our service. He said Vanquis's final response contradicted what he was told during a call on 11 August 2025. He wanted Vanquis to promise to improve its service and communication as well as compensating him for the stress it caused him.

Our investigator reviewed Mr B's complaint but didn't uphold it. They said Vanquis's evidence showed they didn't receive the additional payslip it asked for. Having listened to Mr B's phone call with Vanquis, he was informed his additional information hadn't been received.

In response, Mr B said he had applied for the limit increase by the date given by Vanquis, and it hadn't given a further deadline for providing additional information. He asked if Vanquis should have been required to follow this up if nothing was received. Mr B added he felt our investigator had ignored his point about being given contradictory information on 11 August 2025. At Mr B's request, this complaint was referred to an ombudsman 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.

I note Mr B wants Vanquis to improve its communication and processes. However, it isn't for our service to tell Vanquis to change the way it operates. Instead, my role is to decide whether Vanquis made an error in its handling of his application to increase his credit limit.

I appreciate Mr B says he clicked on Vanquis's link to upload his additional information. However, there's nothing to show the information was uploaded successfully. I can, for example, see Mr B successfully uploaded one file in July 2025, that led to Vanquis asking him for another payslip. There is nothing to show any documents were then uploaded successfully until September 2025, when Mr B submitted the two payslips Vanquis asked for in September 2025 successfully. On this occasion, Vanquis took further steps after having

received the information it asked for. So, I see no reason why Vanquis would not have considered his additional documentation if it had been uploaded successfully in July 2025.

Mr B says he applied for the limit in time but there was no deadline given for completing further steps. However, the message Mr B received after he accepted Vanquis's offer to increase his credit limit says *"Complete the steps before 09.08.2025 for your credit limit increase. We can't process your credit limit increase until we've seen some more information about your income."* I think Vanquis's message was reasonably clear that it needed him to complete these steps by 9 August 2025.

On balance, I don't think it's likely his additional payslip was uploaded to Vanquis's portal successfully. As the information wasn't received by Vanquis by 9 August 2025, I don't think it was obliged to offer him a credit limit increase. Mr B says Vanquis should have chased him up if it didn't receive this. However, the credit limit increase was optional, and it was for Mr B to provide the documentation asked for if he wanted his application to continue – this wasn't a process Vanquis was obliged to ensure was completed.

I've listened to Mr B's call with Vanquis. Vanquis's agent confirmed it received one payslip and asked if he'd sent the additional payslip it asked for. Mr B said he clicked on the link he was sent, so Vanquis's agent went on to check what had happened. She then told Mr B it hadn't 'received anything' from him. However, I think the agent was referring to the additional information Mr B said he'd uploaded as she'd already confirmed Vanquis had received a payslip from him. I don't think Vanquis's agent gave information that contradicted its final response, which also confirmed it had received a document but not the additional payslip it asked for.

At no point did Vanquis's agent call Mr B a liar. Instead, she simply explained she couldn't see Vanquis had received the information it had asked for and went on to raise a complaint for him. Overall, I don't think Vanquis's agent made an error here that warrants compensation.

### **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 Mr B to accept or reject my decision before 20 March 2026.

Victoria Blackwood  
**Ombudsman**