

The complaint

Mr D is unhappy that Vanquis Bank Limited have cancelled multiple credit cards they have issued him, and this has now left him without a credit card he's able to use.

What happened

The complaint circumstances are well known to both parties, so I don't intend to list this chronologically and in detail. However, to summarise, Mr D had a credit card account with Vanquis.

On 4 October 2024, Mr D contacted Vanquis about an unrecognised transaction on his account. As a result of this, Vanquis agreed to issue Mr D with a new credit card. Unfortunately, due to an internal issue, Vanquis actually issued Mr D with four new credit cards over the course of a few weeks, with three of these being cancelled. However, the final credit card issued, with a number ending 7973, was valid and Mr D was able to use it.

Unhappy with what had happened, Mr D complained to Vanquis. They acknowledged their service errors, and, in a letter dated 25 July 2025, they offered him £25 compensation.

Mr D had already brought the matter to the Financial Ombudsman Service for investigation. Vanquis offered to increase the compensation offer from £25 to £75, and our investigator thought this was fair and reasonable in the circumstances.

Mr D didn't agree with the investigator's opinion. He said that Vanquis had sent and cancelled five credit cards, and they are refusing to allow him to complain about this. He said that he'd spent over 30 hours on calls to Vanquis, and he believed they are punishing him for making a complaint, something they told him they were doing when he was on a call with them. So, to resolve his complaint, he would like a credit card that works and compensation in the region of £400 to £500.

The investigator listened to the calls between Mr D and Vanquis and said there was nothing to suggest that Mr D's cards were being blocked and cancelled as a punishment for him making complaints. They also said that Vanquis hadn't tried to stop Mr D from raising complaints, instead saying that they were treating Mr D's concerns as a continuation of his existing complaints.

Finally, the investigator said that, while the tone used by some of the advisors was not ideal, Vanquis had apologised for this and there was nothing to indicate Mr D had suffered any financial loss as a result, or that his credit file had been adversely affected. So, they thought the £75 offer of compensation was fair and reasonable in the circumstances.

Vanquis also confirmed that the credit card currently issued to Mr D, with a number ending 7973, remains active and can be used. They said that, if Mr D wants this to be replaced, he would need to contact them, as there are security checks that need to be completed.

Mr D remained unhappy with this, saying that he now felt that £1,000 compensation was appropriate. As such, this matter 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'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. Mr D was supplied with a credit card through a regulated agreement with Vanquis, which means we're able to investigate complaints about it.

Before I explain why I've reached my decision, I think it's extremely important for me to set out exactly what I've been able to consider here. I've seen that Mr D has raised a number of complaints about the service he's been provided by the Financial Ombudsman Service, and it's my understanding that some of these are ongoing. While I appreciate the level of Mr D's unhappiness about this, my decision is about the service provided by Vanquis. As such, I'll only be considering this as part of my decision.

I've also seen that Mr D has raised a number of Data Subject Access Requests ('DSARs'), to obtain copies of calls. The calls he had with Vanquis, which are relevant to this complaint, have been provided to him. However, how Vanquis deal with a DSAR forms part of their data protection obligations, and this is something dealt with by the Information Commissioner's Office ('ICO'). As such, any concerns relating to this should be directed to the ICO, so will also not form part of my decision.

Within these calls, Mr D also raised, on a number of occasions, his dissatisfaction that Vanquis do not have a UK based call centre, and about the information he'd read on internet forums about how other customers of Vanquis had been dealt with. Where Vanquis choose to site their call centres is a business decision, and it's not my role to tell a financial business what processes and policies they can put in place. So, I won't be considering this as part of my decision.

A crucial part of our service and the way we consider complaints is that we consider each complaint on its own merits and its own individual circumstances. As such, my decision won't be impacted in any way by how other customers feel they have been treated by Vanquis, no matter how similar Mr D feels the situation is.

Finally, Mr D has indicated he would like to discuss the decision with the ombudsman, before it is issued. As the decision is an impartial review of the facts and evidence, discussing it with either party before it's issued doesn't form part of our usual process. And I've seen that Mr D has been advised of this.

I've also seen that Mr D has had ample opportunity to provide any comments or evidence that he wants to be taken into consideration to support his complaint. And everything he has supplied has been reviewed as part of the decision process. As such, I'm satisfied that it's reasonable for me to be able to make my decision without discussing it with Mr D (or Vanquis) beforehand.

I've seen Vanquis's system notes covering the period 30 August 2011 to 2 September 2025. These show Mr D contacted them on 4 October 2024, about an unrecognised transaction, and this resulted in a new card being issued. They also show that cards were cancelled by Vanquis in error, so Mr D received multiple cards he was unable to use. However, Vanquis have subsequently confirmed that the final card sent to Mr D is active on their system, and he should be able to use it.

I've also listened to the calls between Mr D and Vanquis that took place at this time. Mr D called Vanquis on 4 October 2024 about an unauthorised transaction. While dealing with this, Vanquis explained that, to stop the merchant attempting further transactions, the card would be cancelled and a new card issued.

Mr D then called Vanquis on 11 October 2024 to explain that he'd received the new card but was unable to activate it – he'd been told the card he was trying to activate was an old card. Mr D explained that he wanted to raise a complaint about this, and asked Vanquis for a complaint reference number. He refused to let Vanquis attempt to resolve the issue on the phone and a complaint reference number was provided.

In a call on 23 October 2024, Mr D asked to raise a complaint, stating that it was a different complaint to his previous complaints – at this point Vanquis said he had four open complaints with them, all of which had been raised during October 2024. However, when Mr D explained that his complaint was that he now had three new credit cards and he didn't know which one to use, Vanquis said this was a continuation of an earlier complaint about receipt of credit cards, and they would treat it as such.

At the outset of this call, Vanquis offered to resolve matters by checking what cards were valid and letting Mr D know what card he could use and which cards he could destroy. However, Mr D refused to allow Vanquis to do this, insisting that they raise a new complaint, stating that if they didn't, he would terminate the call and complain to the Financial Conduct Authority. Mr D was also unhappy that Vanquis didn't have a UK based call centre, and he said this was the reason why their service was so poor.

Eventually, Mr V allowed Vanquis to check what cards were valid. After doing so, they advised him that all the cards had now been cancelled but explained that this wasn't because Mr V had raised complaints. They also said that a new card had been issued. It was at this point the call was terminated, but it's not clear who initiated this termination.

A further call took place on 23 October 2024. Mr D wanted to speak to a manager, saying that every time he said he wanted to make a complaint the call was terminated. He also said that his previous credit cards were cancelled because he'd made a complaint. Vanquis said the manager was assisting another customer and offered a call back. Mr D refused this, saying that he would prefer to hold. However, he was also unhappy with how long he had to hold, saying this was a tactic being used to stop customers complaining.

During the call, Mr D got very angry, shouting at the advisor and accusing them of lying to him. For around 20 minutes he refused to let the advisor help him – he refused to let the advisor put him on hold so they could get the manager he was asking for and instead was shouting them down when they tried to speak. He also threatened to call the police so they could investigate the practices at the call centre, as he believed managers were using violence against the staff to stop them taking complaints from customers.

When Mr D was transferred to a manager, he said that Vanquis refused to allow him to make a complaint, and told them, in detail, what had happened on the earlier call. He also said that Vanquis had told him they had cancelled his credit cards because he kept on making complaints. Mr D also didn't accept the manager's explanation that, because they were on a

call dealing with another customer, they were unable to just terminate that call so they could speak to him.

However, the manager raised the complaint that Mr D was making, providing him with the reference number he'd asked for. Mr D then expressed his unhappiness that the elements of his complaint relating to why he'd been sent three cancelled cards couldn't be resolved on the call. So, he terminated the call.

Finally, a call took place on 25 October 2024. On this call, Mr D was asking which of the cards he'd received could be used. Vanquis again advised him that all the cards he had had been cancelled, and that he would need to wait for the new card that had been sent to him. And, once received, this card could be used.

While I appreciate that Mr D is unlikely to agree with me, I'm satisfied that Vanquis acted reasonably by treating the complaint of 23 October 2024 as a continuation of an earlier complaint, and not a new complaint. While Mr D quite rightly said that, as he'd only just received the third new card, then this had to be a new complaint; he had already raised a complaint about the receipt of a new card on 11 October 2024. As the reason why the three cards were issued all stemmed from the call of 4 October 2024, then it was reasonable for Vanquis to deal with these complaints together – they would both be reliant on the same basic facts and could be efficiently dealt with by the same investigation. And, while it was Mr D's complaint, it was Vanquis's investigation to manage how they saw fit, so long as all the points Mr D raised were considered.

Having listened to all the calls, I'm in agreement that Vanquis could've done better – their advisors argued with Mr D in the call of 11 October 2024, and the first call on 23 October 2024. However, I also have to consider that Mr D was raising his voice, talking over the advisors, accusing them of lying to him, and regularly making statements 'for the benefit of the tape' (which he explained were for the FCA to listen to as evidence). Mr D also refused to allow a manager callback, instead insisting that he remained on hold, but then went on to complain about being on hold while he waited for the manager to finish speaking to another customer and then review his notes before they spoke to him.

While this doesn't excuse Vanquis's behaviour, I can't see anything that show me Vanquis were cancelling cards as punishment for Mr D making complaints. And I have seen evidence to show me that the card ending 7973 is valid and is able to be used.

So, and while again I appreciate this will come as a disappointment to Mr D, I'm satisfied that Vanquis acted reasonably by apologising, and offering £75 compensation, which Mr D has refused to accept. I'm therefore not asking them to do anything more.

My final decision

For the reasons explained, I don't uphold Mr D's complaint about Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 24 March 2026.

Andrew Burford
Ombudsman