

The complaint

Mr M is unhappy that Vanquis Bank Limited (Vanquis) refused to allow him to change the payment due date on his credit card account. He is also unhappy his statement wasn't able to be viewed, despite being notified it was available and that he received a paper statement he hadn't requested.

What happened

Mr M called Vanquis on 11 October 2025 to change the payment due date for his credit card account. Vanquis refused this request and the call between Mr M and Vanquis was cut off. Vanquis called back, but at that time Mr M was driving. He therefore asked for a call back in five minutes so he could pull over. Mr M says he waited for 30 minutes but Vanquis didn't call him back.

Mr M says that Vanquis sent him an email on 15 October 2025 that advised his new statement was ready to view. However, when he went into his app the statement wasn't there. On 21 October 2025, Mr M says he received a paper statement from Vanquis in the post. He says this wasn't requested by him and he only ever has online statements.

Unhappy with these issues Mr M complained to Vanquis. Vanquis responded and said Mr M had previously raised concerns surrounding calls being disconnected several times. Vanquis said the call on 11 October 2025 was disconnected from his side as the agent was still on the call. Vanquis offered 'text conversation' as a way to avoid disconnections and having to call back.

Regarding the request to change the payment due date, Vanquis explained Mr M had called every month since May 2025 to change the payment due date. Vanquis said this was to avoid making the required monthly payments. It said this was supported by the fact Mr M had only made one payment between 15 May and 10 November 2025 (which he requested to be refunded). Given this Vanquis said it has removed the facility for payment due dates to be changed.

For the statement being unavailable, Vanquis said this wasn't the case. It advised that when the notification was sent to Mr M, the statement was available to be viewed. For the paper statement Mr M received, Vanquis said as the account was over the credit limit, it was at risk of access to the app being revoked. Therefore, if that was to happen Mr M wouldn't be able to view his statements. So, where an account is under risk of app revocation, statement generation is altered to paper.

Unhappy with the outcome Vanquis reached, Mr M referred his complaint to the Financial Ombudsman Service. One of our investigators considered the complaint and didn't believe Vanquis had acted unfairly. They said Mr M had reached the maximum number of times allowed to change the payment due date, so it wasn't unreasonable for Vanquis to decline the request in October 2025.

For the issue with the call, the investigator said there was no evidence the advisor Mr M was speaking with cut off the call. It was acknowledged that Vanquis has a large number of customers, so may not have been able to call Mr M back. But given Mr M says he had pulled over for 30 minutes, had the matter been as impactful as Mr M says, he could've called Vanquis back himself. This may've been inconvenient, but the investigator explained as is detailed on our website, we're all inconvenienced at times in our day to day lives.

For the statement issues, the investigator said they can't explain why Mr M wasn't able to view the statement he was notified was available. But that evidence provided by Vanquis shows the statement was available to be viewed. So, Vanquis hadn't made an error. For the paper statement the investigator said while Mr M didn't want to receive statement via that medium, it wasn't unreasonable for Vanquis to send a paper statement given the circumstances.

Mr M didn't agree, in summary he said Vanquis hadn't called him back like it promised, after it disconnected the call. He therefore sat waiting. Mr M maintained the statement wasn't there and he didn't need paper statements as he hadn't lost access to his app.

As Mr M didn't agree, 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.

I would like to point out I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I understand Mr M will be disappointed, but I agree with the outcome the investigator has reached here and for broadly the same reasons.

Refusal to change payment due date

Vanquis has provided evidence to show that Mr M has requested a change to the date his credit card repayments are due multiple times since May 2025. When Mr M made his request on the call of 11 October 2025, he was told by the advisor that he had already reached the maximum allowed number of changes to the due date within the last 12 months.

Given Mr M had exceeded the allowed number of changes of three that Vanquis says it allows in a 12-month period, I agree with the investigator that it wasn't unreasonable for Vanquis to advise further changes wouldn't be permitted.

Issues with the call and call back on 11 October 2025.

Mr M is unhappy that the call where he was discussing his request to change the payment due date with Vanquis was disconnected. I note that Vanquis has said Mr M has raised several complaints regarding calls being disconnected. In considering this complaint, I've listened to the call on 11 October 2025. I know Mr M has mentioned a call that took place in March 2026 which he wanted considered. To clarify, I've not listened to that call as I don't believe it forms part of this complaint and therefore isn't relevant to this case whose events took place months earlier.

It's not clear here why the call on 11 October 2025 was disconnected. The advisor is still clearly talking as the calls disconnects. It is possible something went wrong at Vanquis' end which resulted in the call ending prematurely. In the same way it's just as possible an issue occurred with Mr M's line. Either way it isn't disputed Vanquis called back, which is in line with what I would expect when a call disconnects. So, at that stage, even if it was Vanquis was at fault for the call disconnecting (and I'm not saying it was), I think it rectified things by calling back within five minutes.

When Vanquis called back Mr M advised he was now driving and unable to talk. He says it was agreed that Vanquis would call back five minutes later allowing him to park up and be able to talk. However, this call back never happened, despite Mr M waiting for 30 minutes.

I can understand why Mr M was frustrated by Vanquis' failure to call him back. But I don't believe that frustration warrants an award for compensation, which is what Mr M seems to

want here. Unfortunately, we all suffer inconvenience at times in day-to-day life and minor annoyances are to be expected. While I know Mr M will disagree, in this case I don't believe the impact to be at a level for which a financial award should be made.

I appreciate Mr M necessarily shouldn't have had to call back himself. But given how important he has said speaking to Vanquis was, I do think Mr M could've mitigated things here by calling Vanquis in the 30 minutes he has said he was parked up waiting for a call back.

Statement not viewable

I appreciate Mr M has said he couldn't see his October 2025 statement after receiving notification from Vanquis it was now available. He says he tried to review this at 2.06pm on 15 October 2025

Vanquis' system notes show the statement being uploaded at 3.01am on 15 October 2025. So, I don't find that it was down to any error on Vanquis' part for why Mr M wasn't able to view the statement at the time he says he tried to.

Paper statements

Vanquis has explained that where an account is over its limit and therefore operating against the terms and conditions, it is at risk of app access being revoked. This is because where an account is over the limit it is effectively suspended. In such situations Vanquis is unable to issue new cards.

So, if a new card is required as part of an automatic renewal process (for example where the old one is due to expire or a new one is needed due suspected fraud), a replacement card wouldn't be able to be issued. But having a valid card is a requirement for the app for security reasons.

Given this if a new automatic card renewal was required on Mr M's account (which can happen at any time), his app access would stop due to no valid card being activate on his account. Should that be the case then Mr M would no longer be able to view his statements online. So, to avoid this potential scenario, where an account is over limit and access is revoked, Vanquis pro-actively alters statement to both digital and paper format. I don't believe this to be an unreasonable security measure for Vanquis to take. It ensured that if app access was revoked, Mr M would still be able to view his statements.

I acknowledge Mr M has said his access wasn't revoked and he was still able to access his app. He therefore says he has always been able to still view his statements online, meaning he never needed/wanted paper ones. I believe this was likely because an automatic card renewal never occurred while the account was over the limit.

I would like to add that based on what Mr M has said, even if I were to say him receiving paper statements was down to a Vanquis error, I again wouldn't be recommending any financial award for it. As I've not been persuaded here that any material distress or inconvenience has been caused as a result that would warrant any kind of monetary compensation.

My final decision

I don't uphold Mr M's complaint against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 May 2026.

Paul Blower
Ombudsman