

complaint

Mr B complains that he is still receiving statements for an account he settled in July 2012 and that Vanquis Bank Ltd delayed updating his credit file to reflect that the account was settled. He wants the bank to properly close the account, remove his details from its records and correct his credit file.

our initial conclusions

The adjudicator recommended that this complaint should be upheld. She concluded that Vanquis had not shown that it had closed the account in the correct way, or that it did not delay updating records with credit reference agencies. Vanquis has responded to say, in summary, that it did close the account properly.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and Vanquis have provided.

The bank has provided evidence to show that it closed Mr B's account some time after he repaid his debt. But it has not explained the delay in registering this with credit reference agencies, or why it is still sending Mr B statements, months after the account was finally closed.

I note that Mr B's credit file has now been updated, although he says he continues to receive statements. With no response from Vanquis, I am satisfied that it has made – and continues to make – errors on his account.

My decision is that I uphold this complaint and I order Vanquis Bank Limited, in full and final settlement of this complaint to:

- **Stop sending Mr B statements for his closed account.**
- **Correct his credit record so that the account shows as settled in May 2011, with no arrears or balances since that date. It should do this within 28 days of the date of this decision.**
- **Pay Mr B £125 compensation for the costs, distress and inconvenience it has caused.**

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 22 October 2013.

Susan Peters

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

I see that Vanquis was still sending Mr B statements as late as June 2013. If it continues to send documents – other than confirmation that it has complied with my order - I would ask Mr B to notify this service.

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.