

complaint

Mr M complains about the way that Vanquis Bank Limited has dealt with his credit card account and that it's provided incorrect information to the credit reference agencies.

background

Mr M complained to this service in June 2019 about some issues with the credit card account that he has with Vanquis Bank. He said that it had closed his account and provided information about the closure to the credit reference agencies which had adversely impacted his credit score.

He also discussed those issues with Vanquis Bank in June 2019 and it responded to him by letter in August 2019. It said that it had investigated his concerns about not being able to make the payment of £170 that he wanted to make to his account – but there were no issues with its payment system. It also said that it reviewed his account and confirmed that the online service acted correctly and only attempted to collect the amount input on its payments page. But it did offer to waive a £12 over-limit charge.

Mr M raised further concerns about his account which were considered by Vanquis Bank in a letter sent to him in February 2020. It said that Mr M's concerns were that: he wasn't aware his account had been closed in January and May; incorrect information was being recorded on his credit file, he hadn't been able to make payments to his account; and he was dissatisfied with the level of service and support he'd received from Vanquis Bank. It upheld his complaint about the service that he'd received because he hadn't received a call-back from a manager so it credited £25 to Mr M's account. But it was satisfied that correct information had been reported to Mr M's credit file, it had been unable to locate any evidence that his account had ever been closed and it was unable to agree that he wasn't able to make payments towards his account.

Mr M has provided screen shots of pages from his account and a screen shot from a credit reference agency's website which shows that his Vanquis Bank credit card account had been closed in February 2019. Mr M also made a complaint to this service about that credit reference agency – but that complaint wasn't upheld.

Our investigator considered in detail the issues that Mr M had raised. He concluded that Vanquis Bank had managed Mr M's account correctly but there were some customer service issues that warranted compensation of £75. He said that the late payments that might be affecting Mr M's credit record came from the missed payments from July 2019 onwards and there was no evidence to show that Vanquis Bank had incorrectly reported his information and the account was never closed by Vanquis Bank in February or May 2019.

Mr M has asked for his complaint to be considered by an ombudsman. He says, in summary, that he was told in January 2018 that the account had been closed when he moved house, he has screenshots of all of the things that have gone wrong that he can provide (but he's not done so) and he's made a subject access request to this service (which has been responded to).

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr M clearly feels very upset and frustrated about the way that his account has been dealt with by Vanquis Bank – particularly as information has been recorded on his credit file showing that his account was closed in February 2019 but his complaint about the credit reference agency hasn't been upheld and our investigator considered that Vanquis Bank hadn't reported that his account had been closed.

Like the investigator, I don't consider that there's enough evidence to show that Vanquis Bank has closed Mr M's credit card account and I'm not persuaded that it's likely that it would have informed the credit reference agencies that his account had been closed. Nor am I persuaded that there's enough evidence to show that it has dealt with the payments from Mr M incorrectly or that its payment system hasn't operated correctly.

There have been some customer service failings by Vanquis Bank, including that it didn't fully respond to Mr M's complaint in August 2019 and that he didn't receive a call-back from a manager. Those failings will have caused Mr M distress and inconvenience. I agree with our investigator that it would be fair and reasonable for Vanquis Bank to pay him £75 to compensate him for that distress and inconvenience.

That's in addition to the £25 that it says that it's credited to his account and the £12 over-limit charge that it offered to waive. So if the £25 hasn't been paid to Mr M or the £12 charge hasn't been waived, I consider that Vanquis Bank should also arrange for those payments to be made.

Mr M has complained about a wide range of issues over several years but, other than those customer service issues, I'm not persuaded that there's enough evidence to show that Vanquis Bank has acted incorrectly in its dealings with him about his credit card account. So, other than the compensation set out above, I find that it wouldn't be fair or reasonable in these circumstances for me to require Vanquis Bank to pay any other compensation to Mr M or to take any other action in response to his complaint.

my final decision

My decision is that I uphold Mr M's complaint in part and I order Vanquis Bank Limited to pay him £75 to compensate him for the distress and inconvenience that he's been caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 March 2021.

Jarrold Hastings
ombudsman