

complaint

Miss S complains that Vanquis Bank Limited added an optional repayment option plan to her credit card account which she didn't ask for.

our initial conclusions

Our adjudicator didn't uphold the complaint. He thought Vanquis hadn't advised Miss S to take out the plan and it didn't have to check the plan was suitable. He also thought that although there wasn't a copy of the telephone call in which the plan was sold, the Vanquis sales script explained the plan wasn't compulsory.

Miss S says she didn't take out the plan and has never taken out similar plans.

my final decision

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I've come to the same conclusion as the adjudicator for the same overall reasons.

I've not been able to listen to the original call in which the credit card was taken out or look at the notes of that call as the bank hasn't kept them. I've seen a copy of the sales script the bank used and can see that it explains the product isn't compulsory. I think it likely that Miss S was told about the policy and that she agreed to take it out.

I've looked at the credit card statements from November 2011 to July 2014 and am satisfied that the charge for the plan is clearly set out in those statements every month. Miss S doesn't dispute receiving these statements. I think it's clear Miss S was paying for the plan and she could've contacted the bank if she was concerned about it or wanted to cancel it.

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss S either to accept or reject my decision before **18 January 2016**.

David Singh

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

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.