

complaint

Miss S complains about an email she received from Vanquis Bank Limited and about some warning notes which were placed on her credit file.

background

Miss S received an email from Vanquis about her credit card account. She was upset by the tone of the email. When she called Vanquis to complain the call handler addressed her by her first name without checking that Miss S was happy for this to happen.

In its final response Vanquis acknowledged that it should have asked Miss S for her permission before addressing her by her first name. It upheld this aspect of her complaint and paid compensation of £25. Vanquis said it hadn't recorded any warning notes on Miss S's credit file. It also said that the email which had been sent to Miss S had been sent with the intention of helping her to reduce the amount of interest fees and charges she was paying on the balance.

Miss S wasn't happy with Vanquis's response so she complained to this service.

Our investigator felt that Vanquis had dealt with Miss S's complaint fairly.

Miss S didn't agree. She said she'd been told previously that she should not have received the email. She wanted this service to listen to the call recording of her conversation with the call handler because she said that Vanquis had admitted that a mistake had been made.

my findings

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

I've looked at the email which was sent to Miss S in September 2018. The email says that Miss S has paid more interest fees and charges on her account in the last 18 months than she has repaid on the amount borrowed. The email goes on to suggest various ways in which Miss S could reduce her balance more quickly and save money.

Vanquis has explained that this email was sent to a number of customers with the intention of helping customers to manage their accounts.

Having looked at Miss S's account history, I can see that she pays more than the minimum payments each month. There's no suggestion in the email that she's done anything wrong but I understand why Miss S might have perceived the email as a request for her to increase her monthly payments. However, on balance, I'm satisfied that Vanquis sent the email with the intention of helping Miss S pay less interest and reduce her balance more quickly.

I've listened to the call between Miss S and Vanquis. I agree that the call handler called Miss S by her first name. Vanquis has acknowledged that this shouldn't have happened. In the circumstances I think that the compensation already paid for this error is fair.

Miss S has said that she was told that she shouldn't have received the email. I've listened to the call between Miss S and Vanquis. At one point, Miss S explains that she's spoken to the FCA and that she's been advised that she shouldn't be receiving emails. Miss S goes on to

say that the FCA hasn't given Vanquis authority to increase her minimum payments. The call handler assures Miss S that her account is managed well and suggests that the email may have been sent in error.

I can't comment on any advice which Miss S says she's been given by the FCA because I wasn't a party to that conversation. Despite Miss S's concerns, I don't think that the email from Vanquis was suggesting that her monthly payments would be increased without her consent. Although Miss S has said that the call handler told her that she shouldn't have received the email, I think, having listened to the call, that the call handler was suggesting that this might be a possible explanation. I note that during the call Miss S asked for her email to be removed as a communication preference. This should prevent her from receiving any further unwanted emails.

On balance, and whilst I understand Miss S's concerns about the email, I'm satisfied that Vanquis hasn't done anything wrong and that it has dealt with her complaint fairly. Because of this, I won't be asking Vanquis to do anything further.

my final decision

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 20 January 2019.

Emma Davy
ombudsman