

complaint

Mr C has complained Vanquis Bank Limited is charging him the wrong amount on his credit card account.

background

Mr C believes his credit card statements show he owes about £1,000 more than he thinks they should. He complained to Vanquis. Vanquis reviewed his account but didn't see anything wrong. Mr C brought his complaint to the ombudsman service.

Our adjudicator reviewed the evidence, including Mr C's history of using his credit card account. He couldn't see any discrepancies. He asked Mr C for further evidence but Mr C wasn't able to give us anything else. This complaint has been referred to an ombudsman as Mr C remains convinced he doesn't owe Vanquis what they say he does.

my findings

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

Unfortunately Mr C hasn't been able to tell us why he feels so strongly Vanquis has got his credit card balance wrong. I can see he's quite exact about what he thinks. After getting his December statement, he believes he only owed £570.79 rather than £1,686.75. More recently he sent us a copy of his February statement. This says he owes nearly £1,645 but Mr C believes it should be £432. But this isn't enough for me to decide Vanquis are charging him the wrong amounts.

I've reviewed the history of Mr C's account including the transactions he normally makes. I can't see anything that strikes me as unusual and he tends to use his card, and repay, in a regular way. Mr C hasn't told us he doesn't have his card nor is he saying there's been fraud on the account. Therefore based on the evidence, I can't ask Vanquis to do anything further.

Mr C is adamant he won't pay the amounts he doesn't think he owes Vanquis. Obviously if he doesn't make repayments, or try to pay as much as possible, this will cost him more as interest will continue to be added to his account. I suggest he contacts a local advice centre or perhaps someone providing debt advice if he's in financial difficulties. I also suggest Vanquis take care to see whether Mr C finds himself needing financial help although he's not made that point to us himself.

my final decision

For the reasons given, my final decision is not to uphold Mr C's complaint against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 April 2016

Sandra Quinn
ombudsman