

complaint

Mr B complains about the handling of his account by Vanquis when a payment he made was declined.

our initial conclusions

The adjudicator recommended the complaint should be upheld. From the available evidence, she was unable safely to conclude that it was reasonable for Vanquis to carry out security checks, which caused Mr B's payment to be suspended. As the payment was legitimate, she considered it reasonable for the bank to re-work the account as if it had been successful on the date it was made, and pay £50 for the distress and inconvenience caused.

Vanquis did not respond to the adjudicator's recommendations, and the complaint has been referred to me for a final decision.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and Vanquis have said and provided. Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – that is, what I consider is most likely to have happened in light of the available evidence and the wider surrounding circumstances.

I accept that it is appropriate for Vanquis to carry out security checks where it is concerned about the validity of payments it receives. Having considered the available evidence, however, on balance I am unable safely to conclude that Vanquis had sufficient information to justify a security check, resulting in suspension of Mr B's payment. In the circumstances, therefore, I consider the settlement suggested by the adjudicator is reasonable.

My final decision is that I uphold this complaint. In full and final settlement of it, I direct

Vanquis Bank Limited to re-work Mr B's account as if his payment had been successful on 11 July 2012, and pay £50 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before **14 June 2013**.

signed:

date: 14 May 2013

Caroline Stirling

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.