

complaint

Mr T complains Vanquis Bank Limited has not replied to his letters and so owes him £10,000.

background

Mr T wrote to Vanquis about a debt it said he owed. He says Vanquis didn't respond and that it owes him £10,000 as a result. He complained to us.

Our adjudicator recommended that Vanquis pay Mr T £150 for not replying to Mr T's letters. Vanquis disagreed and asked for a decision from an ombudsman.

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 agree with our adjudicator that Vanquis received Mr T's letters. Mr T wrote to Vanquis as he believes his letters will get him debt free. He's been paying the credit card he's disputing by direct debit since 2011. He appears to have been using the card until recently too.

I agree with our adjudicator that Vanquis should have responded to Mr T's letters. I don't agree, however, that Vanquis' lack of response caused any material distress. It's more likely that Mr T was hoping Vanquis wouldn't respond so he could claim he was owed £10,000. In the circumstances, I feel a written apology from Vanquis is a more appropriate outcome.

my final decision

My final decision is that Vanquis Bank Limited should apologise to Mr T for not replying to his letters.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 21 September 2015.

Nicolas Atkinson
ombudsman