

complaint

Mrs H complains that Vanquis Bank Limited took an unreasonable amount of time to locate her payments made to her credit card account. She asks that Vanquis pay her compensation for the distress and inconvenience it caused her.

our initial conclusions

The adjudicator recommended that the complaint should be upheld. He considered that Vanquis made mistakes when it took four months to locate the payments Mrs H had made. During this time it repeatedly contacted her to request payment even though she had supplied evidence that she had paid on at least two occasions.

The adjudicator also considered that Mrs H and her representative, a charity offering debt advice, were not well treated by Vanquis when they attempted to resolve this issue. Vanquis has now located the payments and says it has removed the adverse information from Mrs H's credit file. So the adjudicator only recommended a payment for distress and inconvenience.

Vanquis initially disagreed, saying that it had now rectified the matter, and that no further action was needed. However, it has not responded to the adjudicator since further clarification was given.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mrs H and Vanquis have said and provided.

I agree with the adjudicator that Vanquis made mistakes when it could not find Mrs H's payments despite her supplying it with proof that she had paid. I find that Mrs H was put to considerable trouble resolving this matter. I also conclude that the standard of customer service Vanquis provided to Mrs H caused her some considerable distress and inconvenience.

My final decision is that I uphold this complaint. I order Vanquis Bank Limited to pay Mrs H £150 for the distress and inconvenience it caused her.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs H either to accept or reject my decision before 28 May 2013.

Sarah Brooks

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.

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 must 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 and returns the signed acceptance card to us 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.