

## **complaint**

Mr P complains that Vanquis Bank Limited imposed unfair charges on his credit card account.

## **background**

In October 2012 Mr P opened a credit card account with Vanquis. He had a limit of £250, but later he encountered financial difficulties and missed payments and his balance exceeded his limit. Vanquis passed the debt to a debt collection agency in November 2014 and it was passed on to another in July 2015.

Mr P complained to Vanquis and it said that it had charged interest and fees in accordance with its terms and conditions. Mr P brought his complaint to this service and said that he had been suffering from depression and hadn't been capable of making good financial decisions. He added that the charges were excessive and he had found it difficult to contact Vanquis.

The adjudicator didn't recommend that the complaint be upheld. She thought that Mr P had been made aware of the fees. She appreciated Mr P had said he didn't make good financial decisions due to his depression and anxiety. But she couldn't see he had contacted Vanquis to ask for assistance regarding any financial hardship or his anxiety and depression.

She explained that this service would expect a consumer to reasonably manage their account and to contact a business regarding any financial hardship. And we would expect a consumer to contact the business regarding any medical conditions to enable the business to act accordingly. As such she didn't consider the complaint should be upheld.

Mr P didn't agree and said he was being victimised due to his condition. He said he had told the business about his medical issues on a number of occasions. The adjudicator checked with the business again, but it could find no record of Mr P informing it of his depression. She asked him if he could let her have any details of when and to whom he spoke about his problems, but he didn't respond to this request.

## **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 have every sympathy with Mr P who has found himself in financial difficulties and has been unable to maintain his monthly credit card payments. However, I don't consider that I can uphold his complaint. Vanquis told him about the fees and interest it charges when he took out the account. Unfortunately he was unable to maintain payments and so he incurred charges and his account exceeded the agreed limit. I have seen nothing to show that he contacted Vanquis to let it know of his problems or to try and arrange a means of dealing with his debt. I appreciate he says that he told Vanquis of his depression, but there is nothing on its system records of that and he has been unable to supply any further information to allow us to consider it further.

In conclusion I don't consider that Vanquis has done anything wrong – it imposed the charges and interest correctly.

**my final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 September 2016.

Ivor Graham  
**ombudsman**