

## **complaint**

Mrs H complains that Vanquis Bank Limited have unfairly applied a default to her credit file. She wants it to be removed.

## **background**

Mrs H held a credit card with the bank. She went over the credit limit and entered into an agreement to reduce the balance.

She set up a direct debit to make payments under that arrangement. After two failed payments, this was cancelled.

The bank wrote to Mrs H about this and sent her a text message. Mrs H later contacted the bank to seek information about making payments, but was told it was now with a debt collection agency.

No payments were made to the account. The bank applied a default to the account around five months after the first failed direct debit.

The bank sent notice of the default to Mrs H. But she says that the first line of her address was not shown correctly on her account. So she says she never received it.

The bank says that the address it used was the one Mrs H had used when setting up the account. It says that both the card and the PIN were sent to that address, and had been received.

Mrs H says that she sporadically received post which had been wrongly addressed. But that this was outside of her control.

As part of our process, the investigator provided their view to the parties. They thought that then bank had not done anything wrong.

Mrs H did not agree and so this has come to me for a final decision.

## **my findings**

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

No payments had been made to the account for several months and so the arrears were increasing. Having particular regard to industry practice, I am satisfied that the bank was entitled to register a default.

In order to do so, it had to send notice to Mrs H. I have considered the address that it used for this.

While I note what Mrs H says about the address, I do not think that the bank got things wrong there. It used the address that she gave it when the account was opened. It had no reason to think that the address was not correct.

So while it seems that Mrs H did not receive the notice, I do not think that was the bank's fault.

That being the case, I agree with the investigator that the bank has not got anything wrong here. I am not going to ask it to do anything more in relation to this complaint.

**my final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 5 January 2018.

Marc Kelly  
**ombudsman**