

## **complaint**

Mr S complains about Vanquis Bank Limited ("Vanquis") contacting him to take out credit cards.

## **background**

In September 2017, Mr S was approached by representatives from Vanquis to take out a credit card, whilst he was at a shopping centre. Mr S says he felt pressurised into applying for a card and was distressed by the level of calls and text messages he received from Vanquis. Mr S complained and asked Vanquis to investigate the behaviour of the representatives. Having looked into this complaint, Vanquis apologised for the service Mr S received and offered Mr S £75, which he accepted. Vanquis confirmed they would investigate the matter internally and provide training to the representatives.

In January 2018, Mr S was contacted by Vanquis again. He received a call, text messages and an email. Mr S says he felt hounded by this contact and believes Vanquis harassed him. Vanquis say the contact was generated by Mr S applying for a credit card online. Mr S denies this and doesn't want Vanquis to contact him again. Having looked into the complaint Vanquis cancelled the application, offered Mr S £25 and added his details to their suppression list, to prevent marketing material being sent to him in the future. Mr S feels this isn't enough compensation for the distress he suffered.

Our investigator looked into the complaint. She thought £75 compensation for contact in respect of the first application was fair and reasonable. She explained that Vanquis didn't have to provide information about any possible disciplinary action against its staff.

Our investigator thought Vanquis had followed its process when responding to an application in January 2018. However, she did think Vanquis could've done more earlier on to prevent contact being made with Mr S. She recommended a further £50, £75 in total, to be paid for trouble and upset suffered by Mr S.

Vanquis don't agree with the view, so the matter 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.

I agree with our investigator that the offer of £75 was fair and reasonable in respect of Mr S's earlier complaint. Vanquis explained to Mr S that they would investigate the matter internally with the representatives and provide training where appropriate. I understand that Mr S had hoped for details about any disciplinary action being taken, but Vanquis don't have to provide this information. So I'm not going to ask them to do any more in respect of the first period of contact.

I'm not making any finding about who made the application in 2018, as our investigator has explained, that application has now been cancelled.

But I've thought carefully about the sequence of events here. I think it was clear from the original complaint that Mr S was unhappy being contacted by Vanquis. He clearly found the texts and calls distressing. I agree with our investigator that Vanquis could've taken steps at this earlier point to add Mr S's details to the suppression list. That would've prevented any further promotional or marketing information being sent out.

It's understandable that Mr S was upset when he received promotional material in January 2018, given his previous complaint. And Mr S has told us he's vulnerable, so I accept he found this further contact distressing.

I've taken into account the points raised by Vanquis but I'm not setting any precedent here. I've looked at the complaint on its own facts. Having considered everything, I think it would be fair and reasonable to increase the compensation offered to Mr S. In the circumstances I think £75 is reasonable compensation for the distress caused.

### **my final decision**

For the reasons given, I'm upholding this complaint. I direct Vanquis Bank Limited to pay Mr S £75 for trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 March 2018.

Sarah Tozzi  
**ombudsman**