

complaint

Mr R complains about the service he received from Vanquis Bank Limited (Vanquis) when he complained about a failed ATM transaction.

background

When an ATM failed to dispense Mr R's money, he contacted Vanquis. He said that the money had debited his account but had not been received by him.

Vanquis re-credited Mr R's account whilst they queried the failed transaction with the ATM owner. Following its investigation, it was satisfied that Mr R had not received his money from the ATM and the money was refunded.

But Mr R complained about the service he had received. He said he had been given incorrect information on the phone as to timescales and that phone advisers had then lied to him in subsequent calls. He thought this warranted compensation of between £50 and £100.

When Vanquis did not uphold his complaint, he came to our service when an adjudicator considered matters for him. She (the adjudicator) did not think she could ask Vanquis to do anymore so Mr R re-iterated that Vanquis had lied to him and asked for an ombudsman's 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 and based on what I have seen, I will not be asking Vanquis to pay any compensation to Mr R.

The problem with the ATM was not one for Vanquis to resolve. It had to make contact with the owner before it could progress Mr R's complaint. I can see that it did this within days of hearing about the problem and re-credited Mr R's account in the meantime. The owner had 120 days to respond – and Vanquis told Mr R that this was the case. So, I can see nothing to suggest it acted unreasonably or unfairly.

Mr R may have been given conflicting information by the phone advisers and he may have had to chase Vanquis – and I have carefully considered whether this would cause inconvenience at a level where it would be fair to compensate Mr R. But I don't think it did. Any conflicting information was resolved fairly quickly and the outcome of Mr R's complaint was communicated to him within a reasonable time frame.

In the circumstances, I will not be asking Vanquis to do anymore.

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 R to accept or reject my decision before 1 July 2018.

Shazia Ahmed
ombudsman