

## **complaint**

Miss S complains that Vanquis Bank Limited called her on holiday when her minimum monthly account payment was declined.

## **background**

In November 2015, Miss S called Vanquis to make an early payment to her credit card account because she was going to be on holiday on the payment due date, which was 16 November. She told Vanquis that she was going on holiday.

She says Vanquis told her the payment had gone through.

Unfortunately, the payment was declined and Vanquis phoned Miss S while she was on holiday.

Miss S says Vanquis called three times a day while she was away and this ruined her holiday, caused her a lot of stress and affected her credit file.

Vanquis has accepted that its employee probably did tell Miss S that her payment was successful, which was a mistake. Vanquis has apologised and offered Miss S £50 compensation. It says it has also asked the credit reference agencies to remove the late payment from her credit file.

Vanquis has provided call records which indicate it only made one call while Miss S was on holiday and two on the day she returned.

Our adjudicator felt Vanquis's offer of compensation was fair based on Vanquis's call records.

Miss S doesn't agree that Vanquis only made one call while she was away. She has provided screen shots of her phone showing other missed calls from the bank.

She has asked for her complaint to be reviewed by an ombudsman.

## **my findings**

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

Vanquis's call log indicates that it first contacted Miss S on 25 November 2015 at 7pm, Thai time. The call lasted 30 seconds. Miss S said she was on holiday and would call back when she returned.

The next call was on 1 December 2015 at 9am, UK time. The record indicates the call went to voicemail.

The last call was later that day at 3pm, UK time, when Miss S was back in the UK. The call lasted about 2 minutes. Miss S explained that she'd just landed and would call Vanquis back.

The screen shots Miss S has provided indicate that Vanquis also called her on 22 November, when she was away. This call doesn't appear on Vanquis's call log. But it looks like Vanquis only searched for calls over 10 seconds long.

Miss S has sent in screen shots of other missed calls from Vanquis, but these weren't made during her holiday.

Miss S says there were other calls but as she rejected them they wouldn't have been registered as missed calls.

I accept that Vanquis called Miss S more than once while she was away. But Miss S hasn't been able to show that it called her three times a day. She has been able to retrieve missed call data from her mobile phone, which include calls made before and after her holiday. But she can only show one missed call during her holiday.

I'm not persuaded there were others. In particular, there isn't any evidence of calls between 25 November, when Vanquis managed to speak to Miss S, and 1 December, when she'd returned to the UK.

On balance, I consider Vanquis has dealt with the matter fairly by apologising, offering £50 compensation and agreeing to amend Miss S's credit file.

### **my final decision**

For the reasons given, I do not uphold Miss S' complaint against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 29 March 2016.

Athena Pavlou  
**ombudsman**