

## **complaint**

Mr F complains that Vanquis Bank Limited blocked the use of his credit card whilst he was on holiday.

## **background**

In August 2015, Mr F made two balance transfers from a credit card to his Vanquis Bank credit card. The first was to clear the balance on his Vanquis card - the second was to place the account in credit. He says this was done as he was going on holiday and wanted to use his Vanquis card whilst he was away.

But when Mr F tried to use his card whilst on holiday, he discovered that a block had been placed on it. He was told by Vanquis that this was because he had breached the terms and conditions of his account by placing it credit.

Vanquis said that it could reverse the block on the card if Mr F could provide evidence of where the transferred monies had come from.

Mr F attempted to do this but as he was away on holiday, he was unsuccessful in his attempts.

When he complained to Vanquis, Vanquis said that it had not done anything wrong. So, he bought his complaint to this service.

Our adjudicator looked at Mr F's complaint. She did not think that Vanquis had done anything wrong either. But Mr F was not happy with her response. He made further submissions 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.

I cannot see that Vanquis has done anything wrong here so I should start by telling Mr F that I will not be asking that it does anymore.

The fact that a block had been placed on the account was in line with the terms and conditions and I remind myself that this is not an issue which Mr F raises as a complaint in any event.

In fact, in Mr F's initial submissions to the service, he told us that the extra monies had been paid in error and that he just wanted them returned. This contradicts what he subsequently told our adjudicator *and* what he said to Vanquis in August 2015 – that he was intending to go away on holiday and had deliberately placed his account in credit to be used whilst away.

It is unfortunate that Mr F was not able to use his card whilst he was away and I can understand his frustration when it was declined. But Vanquis are entitled to question the provenance of funds when these funds place an account in credit and so, they have not acted unreasonably.

I also note that Mr F complains about the lack of response to his email from Vanquis. This has already been covered by the adjudicator and I know that Mr F now accepts that he had been using the wrong email address.

**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 F to accept or reject my decision before 17 March 2016.

Shazia Ahmed  
**ombudsman**