

### **complaint**

Mrs B complains that Vanquis Bank Limited did not accept evidence she provided to re-activate her Repayment Option Plan (ROP) and failed to respond to all her calls. She seeks compensation.

### **our initial conclusions**

The adjudicator did not recommend that the complaint be upheld. She thought that the bank had accepted that it had made errors and had remedied these. It had offered Mrs B compensation and reimbursed the cost of her calls. Mrs B responded that the bank had caused her significant distress for which she should be compensated.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mrs B and the bank have provided.

This dispute with the bank occurred at a time when Mrs B's personal circumstances were very difficult. I can understand that she found the bank's refusal to accept her evidence to re-activate her ROP very frustrating. She made many calls to the bank to try to resolve the matter. It did not respond to all her voicemail messages. This added to her stress at a difficult time.

However, I am satisfied that the bank did not make a mistake in rejecting her proof for ROP re-activation as this did not meet its specified criteria. It advised Mrs B what she needed to do to correct this. When the ROP was re-activated, after a month's delay, it refunded charges and interest that had accrued. It also refunded Mrs B for the cost of her telephone calls and it paid her about £50 for her distress and inconvenience. It explained that it receives many telephone messages and tries to respond to as many as possible. I conclude that the bank has made Mrs B reasonable redress.

**My decision is that I do not uphold this complaint.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Mrs B either to accept or reject my decision before 6 June 2014.**

*Phillip Berechree*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.