

## **complaint**

Mr B complains Vanquis Bank Limited didn't give him any options to pay the balance of his credit card account after he moved to another country.

## **background**

Mr B told Vanquis he was leaving the UK and asked how he could pay his credit card balance. It immediately cancelled his card because it wasn't available to a non UK resident. And it would only accept payment in pounds sterling from a UK bank. Mr B said he couldn't do that because all his accounts had been moved abroad.

Vanquis said it gave Mr B its bank details when he phoned it so he could make an electronic transfer but Mr B didn't make any further payments.

The adjudicator said Mr B's complaint has some merit because he thought that Vanquis hadn't given Mr B a clear explanation of how to pay the balance. It'd made the situation worse by not sending him his statements as promised. He recommended that Vanquis pay £100 compensation. Vanquis didn't agree but didn't give any further reasons.

## **my findings**

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

Mr B made several phone calls to Vanquis in 2011, both before and after he'd moved abroad, to discuss his credit card balance. I've listened to the recordings of two phone calls made after he'd moved. I accept he was trying to find a way to pay the balance on his account although the instructions he was given in the first phone call were somewhat contradictory. He offered to pay online and this was agreed. He asked Vanquis to email him the bank details but it failed to do this so he phoned it again. In the second call Vanquis gave him the bank details to make an online payment. But when he tried, the payment didn't go through so he thinks he was given the wrong details. Having listened to that phone call I'm satisfied Vanquis gave him the correct details so he may have written them down incorrectly. I can also see that those details are available online. He says he continued to phone Vanquis. But he doesn't appear to have tried to make any further payment online with the correct details. So, although I can understand his frustration at only being able to pay his credit card balance online after moving abroad, I can't find Vanquis was at fault when he didn't pay it in this way. So I can't fairly ask it to remove the interest and charges it's applied to his account and I can't ask it to remove any adverse information on his credit record.

Mr B asked Vanquis to send him his account statements to his address abroad but it said it couldn't do that without proof of his residence for three to six months which Mr B couldn't provide. It said it would send his statements to him by email but it didn't do this. It continued sending statements to his last known UK address.

It seems to me that Vanquis has been less than helpful to Mr B and as a result I agree with the adjudicator that it should pay Mr B compensation for the trouble and distress it's caused.

**my final decision**

My decision is that I uphold this complaint in part. I require Vanquis Bank Limited, in full and final settlement, to pay Mr B £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 4 May 2016.

Linda Freestone  
**ombudsman**