

## **complaint**

Mr O complains that charges were wrongly applied to his credit card account with Vanquis Bank Limited from November 2011 until March 2012.

## **background**

Mr O has a credit card account with the bank. His credit card account benefits from a Repayment Option Plan (ROP). The ROP offers protection against interest and credit card charges during periods of illness. The ROP can only be activated when written evidence of a medical condition (preventing a customer from working) is given to the bank. When activated, the ROP suspends charges on the debit balance of a credit card account for a maximum of 24 months. In November 2011 Mr O left his job. In April 2012 Mr O activated the ROP.

The bank applied charges to Mr O's account from May 2013 until September 2013 because it had not received evidence that Mr O was unable to work throughout that period. When Mr O sent the bank evidence that he had been unable to work since May 2013 the bank refunded charges for that period.

Mr O believes that the bank should refund charges from November 2011 to March 2012 because he did not leave work voluntarily. He explains that he left the UK in November 2011 (to visit a relative abroad) while he was ill.

The bank says that Mr O first contacted it in March 2012 to say that he was no longer working, and did not ask that the ROP should be backdated to November 2011.

Our adjudicator did not uphold the complaint and concluded that the bank had not made an error.

Mr O does not accept our adjudicator's findings and asks for a refund of all the charges made since November 2011.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Mr O feels that he has been unfairly treated because his health has suffered since leaving work in November 2011, and because he is certain that he contacted the bank to activate the ROP in November 2011.

The bank's records show that Mr O asked to activate the ROP in March 2012, and that he responded to the bank's periodic requests for written evidence that he remained unable to work. The bank's file also includes notes of telephone calls made by Mr O to the bank - in which Mr O asks that the ROP is backdated to November 2011. The bank's file shows that those telephone calls were made in April 2012, and Mr O told it that he left work voluntarily in 2011.

I find that the bank acted correctly. I find that Mr O first contacted the bank to activate the ROP in March 2012. Mr O knew that the ROP was not activated until he contacted the bank

in March 2012. I find that there is no reliable evidence that Mr O contacted the bank about either the ROP or his illness before March 2012.

Mr O provided the adjudicator with documents which show that he was the victim of an assault in December 2010, and that his GP signed him off work for three months in summer 2011. I find that although these details have been given to our adjudicator, they were not given to the bank by Mr O.

Mr O has already benefitted from the ROP for 24 months (from April 2012 to March 2014). The ROP can only be activated for a maximum of 24 months. Backdating the ROP to November 2011 would create interest and charges from October 2013.

I therefore come to the same conclusion as our adjudicator, and for the same reasons.

**my final decision**

I do not uphold the complaint.

Paul Doyle  
**ombudsman**