

complaint

Ms H complains that Vanquis Bank Limited blocked her credit card while she was on holiday. She says that she could not provide the information required to unblock the card, and so the card stayed blocked. She subsequently complained to Vanquis, and feels that the bank did not deal with her complaint correctly.

background

Ms H says:

- Vanquis told her at the time the card was blocked as a result of a random security check.
- When she told Vanquis that she could not provide the information required to unblock the card because she was away from home, and asked if the card could be unblocked and the matter resolved when she returned home, the bank declined this request.
- She then asked Vanquis to write to her explaining its actions.
- When she had not received a letter after two weeks, she contacted Vanquis and subsequently received a letter (with that day's date) formally registered the complaint.
- She had to wait for a further two months to receive a response to her complaint – Vanquis wrote to her rejecting her complaint.
- She felt that Vanquis had not treated her fairly or appropriately.

Vanquis provided to us notes of its contacts with Ms H. Vanquis also provided a copy of her account's terms and conditions, which the bank said allowed it to suspend the account in the way it did for the security of the card.

Our adjudicator did not think the complaint should be upheld. She was satisfied that Vanquis had a valid reason for blocking the card, and she could not say that it had acted incorrectly. Our adjudicator was also satisfied that the bank had understood and responded to the main points of Ms H's complaint, and had replied within the 56 days allowed.

Ms H disagreed with our adjudicator. She did not consider that Vanquis had responded adequately to her complaint, and said that banks should not be allowed to stop cards and then not provide a reasonable explanation of their actions.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. I find that I have come to the same conclusion as our adjudicator, for the same reasons.

I sympathise with Ms H. It would have been difficult for somebody away from home readily to provide the information required by Vanquis to unblock her credit card. The bank then took nearly all of the 56 days allowed to reply to her complaint. However, while the bank's treatment of Ms H may not have been sympathetic, I agree with our adjudicator that we cannot say Vanquis acted incorrectly.

my final decision

For the reasons explained above, my final decision is that I do not uphold this complaint.

Roy Mawford
ombudsman