

complaint

Mr H complains that Vanquis Bank Limited lost payments that he made to his account, causing him to accrue charges and be pursued in respect of payments he had already made.

our initial conclusions

An adjudicator investigated the complaint and concluded that Vanquis had not accounted properly for payments made by Mr H to his account, which had caused some charges and also meant that Mr H had been wrongly chased for payment. Vanquis subsequently credited the account with the payments and refunded the charges. The adjudicator recommended that Vanquis should pay Mr H £100 compensation for inconvenience, given the time taken by it to sort things out. He also considered that Vanquis should remove any adverse credit data that it had registered against Mr H in relation to the matter.

Vanquis did not respond to the adjudicator's recommendations and so the complaint was put forward for a final decision.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr H and Vanquis have provided. Vanquis has now applied Mr H's payments and refunded the charges. But, like the adjudicator, I do not think that goes far enough in this case. I consider that Mr H should also receive some compensation for the unnecessary inconvenience he has been put to, and that his credit file should not be adversely affected by what happened.

My final decision is that I uphold this complaint. I direct Vanquis Bank Limited to pay Mr H £100 and to remove any adverse credit reference information that it has registered against Mr H in relation to this matter.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr H either to accept or reject my decision before 10 January 2014.

Jane Hingston

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.