

complaint

Mr R complained to Vanquis Bank Limited about a number of mistakes it made concerning his account. These included duplicate entries on his credit report, and inaccurate information about a default recorded on his credit file. When the bank failed to deal with the issues, he contacted the Financial Ombudsman Service.

our initial conclusions

After we got involved, we found out the reason for the apparent duplicate entry on Mr R's credit report and we explained this to him. We were also able to clarify the entry made on his credit file. We were satisfied that the bank had not made any errors. The adjudicator agreed with Mr R that the bank had provided a poor complaints handling service. For this reason, we asked the bank to consider paying Mr R £100 compensation.

The bank disagrees that it should pay compensation because it says it did not make any error. It says that it resolved the complaint within a 56 day time frame for dealing with complaints.

my decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr R and Vanquis have provided.

I consider that the bank has neither answered nor resolved Mr R's complaint regarding its poor service. He says that after raising his complaint on 1 September 2012, he wrote to Vanquis and phoned several times to try and find out what was happening. He did not get any response from the bank. When he contacted us on 30 October 2012, he had heard nothing back from the bank at all. I consider that this caused Mr R additional anxiety which could have been avoided if Vanquis had given him better customer service.

My decision is that I uphold this complaint. I order Vanquis Bank Limited to pay Mr R £100 for the distress and inconvenience caused by its poor complaints handling service.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr R either to accept or reject my decision before 8 October 2013.

Susan Webb

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.