

### **complaint**

Mr C had a credit card with Vanquis Bank Limited. He complains that when he changed his address and amended his surname, he had difficulty getting Vanquis to update its records. And he had a credit card transaction declined when the bank blocked his account. He wanted Vanquis to write to him, using his new name, to explain - and he'd now like it to refund some extra postal costs.

### **our initial conclusions**

Our adjudicator felt that Vanquis had not handled this matter as well as it should have done. Vanquis accepted that it hadn't made it clear to Mr C what he had to send the bank as proof of identity. So it said it would arrange to send Mr C a cheque for £50 to cover the cost and inconvenience it caused him. And it sent him a new credit card. But our adjudicator felt that the bank should pay Mr C £100 in total.

Vanquis feels that £50 is adequate to settle this matter. So the case has been referred to me.

### **my final decision**

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

I can understand why this has been such a frustrating experience for Mr C. It's clear that Vanquis didn't handle his request as well as it should have done. And it's understandable that he's upset that the bank blocked his account, especially without telling him. It looks as if the bank has now updated his details; it's apologised to Mr C and agreed a £50 payment to him for cost and inconvenience. But, taking into account the extra trouble Vanquis caused Mr C by the way it dealt with this matter, I agree with our adjudicator £100 is a fair overall figure for compensation.

**My decision is that I uphold this complaint and I direct Vanquis Bank Limited to pay Mr C £100 in total in respect of this complaint – so it should send him the balance it owes taking into account any payment already made to him.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr C either to accept or reject my decision before 16 February 2015.**

*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.