

## **complaint**

Miss R complains about Vanquis Bank Limited's handling of her account after she received help from a debt counselling charity.

## **background**

Miss R began to experience financial difficulties. She asked a debt counselling charity for help. She has told us the charity tried to contact Vanquis a number of times over a period of years but it had repeatedly failed to respond.

Vanquis has accepted an error was made with Miss R's account and interest and charges were applied which shouldn't have been. It agreed to refund interest and charges applied since the date it says a debt management plan was agreed (19 April 2012).

Our adjudicator recommended the complaint be upheld. She considered Miss R had made every attempt to come to an arrangement with Vanquis but it had not been helpful. She recommended it:

- refund all the interest and charges applied to the account since the date Miss R says the charity first approached it (27 October 2010); and
- pay Miss R £150.

Vanquis disagreed. It said Miss R's account was initially frozen under a Repayment Option Plan and a debt management plan was agreed in April 2012. Despite requests from this service it hasn't supplied us with the information we require to establish what communications were received by it from Miss R or her representative and what agreements were reached prior to April 2012.

## ***my provisional findings***

After considering all the evidence, I issued a provisional decision on this complaint. I summarise my findings:

I considered:

- Miss R's account of when the debt charity approached Vanquis to be credible;
- the length of time Vanquis seems to have taken to deal with Miss R's representative and its failure to provide information was less than reasonable and given her circumstances this had caused her considerable upset; and
- given the level of upset caused to Miss R, I should make a higher award of compensation.

Subject to comments from either party I proposed to uphold the complaint and order Vanquis to refund the charges the adjudicator had recommended be refunded and pay Miss R £350 (that is £200 more than the adjudicator had recommended).

## **my findings**

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

Miss R has written to accept my provisional decision. Vanquis has sent copies of some correspondence relating to the Repayment Option Plan. It hasn't provided the business file nor has it provided any information about what correspondence it has had with the debt management charity. As such I see no reason to depart from my provisional decision.

**my final decision**

My final decision is that I uphold this complaint. I order Vanquis Bank Limited to:

- refund all the interest and charges made on her credit card account since 27 October 2010 which have not already been refunded; and
- pay directly to Miss R £350.

Nicola Wood  
**ombudsman**