

complaint

Miss C says that Vanquis Bank Limited has failed to update her credit file despite numerous requests.

background

In 2014, Miss C says that she contacted Vanquis and asked that it update her credit file. She provided the required evidence for it to do so.

No action was taken by Vanquis at that time. But when Miss C chased them in late 2015, Vanquis told her that they had not received the evidence and requested it again.

By then, Miss C had bought the matter to this service.

Our adjudicator looked into her complaint and contacted Vanquis. He was told that the request to update Miss C's credit file had been sent to all of the relevant credit reference agencies. However, Vanquis could not provide any evidence to support this.

Just over one month later, Miss C's credit file still not having been updated, our adjudicator contacted Vanquis again. He was told that a "rapid update" would be sent to re-iterate the request. The adjudicator thought that Vanquis should offer Miss C compensation of £100 for the way in which they had dealt with her request. Vanquis refused to accept that any compensation was due.

The matter was then passed to me to look at. I made two attempts to contact the complaint handler at Vanquis. Unfortunately, no response was ever received.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I am satisfied that Miss C made efforts to contact Vanquis on numerous occasions and provide it with the necessary evidence. I cannot be certain when the first request was made but certainly since this services' involvement in early 2015, I can see that her credit file has not been updated.

It is disappointing that Vanquis failed to act on her instructions – it is also very disappointing to note that the complaint handler simply chose to ignore the attempts by an ombudsman to resolve the matter.

I agree with the adjudicator that Miss C should be compensated for the way in which Vanquis has dealt with her request and complaint. But I think that a figure of £250 is more appropriate in the circumstances.

my final decision

My final decision is that:

- Vanquis Bank Limited is to update Miss C's credit file to show it is now "satisfied". This is to be done within seven days upon receipt of this decision;

- Vanquis Bank Limited is to provide proof of this request to Miss C thereafter;
- Vanquis Bank Limited is to pay Miss C £250 in compensation for the poor way in which it has handled this matter.
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Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 15 February 2016.

Shazia Ahmed
ombudsman