

complaint

Mrs D complains that Vanquis added a repayment option plan (ROP) to her account without her consent.

background

Mrs D applied for a credit card with Vanquis but it has not kept a recording of the phone call. The bank says that she agreed to take out the ROP but she says she did not do so. Nevertheless, Vanquis has, as a gesture of goodwill, already refunded the two payments that were taken for the plan and cancelled it.

Our adjudicator did not consider that Vanquis should be required to do any more and did not recommend that the complaint should be upheld. Mrs D says that the bank should have kept a recording of the phone conversation. She also wants a letter or phone call apologising.

my findings

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

Having done so, I agree with the conclusions reached by our adjudicator for broadly the reasons given.

Furthermore, I consider the bank's decision on how long to keep a recording of a phone call is a matter of it exercising its commercial judgement in which we would not interfere.

I am satisfied that, whatever was said in the phone call between Mrs D and Vanquis, that it has swiftly cancelled the ROP and refunded the two payments made. As such I consider Mrs D has been put back in the position she would have been in had the ROP not been applied to her account. I am not persuaded that Mrs D has suffered a level of distress or inconvenience which warrants any award of compensation or that I can require the bank to issue an apology as she suggests.

Overall, I see no compelling reason to change the proposed outcome in this case and I do not consider it would be fair or reasonable to require Vanquis to do any more than it has already done.

my final decision

My final decision is that I do not uphold this complaint.

Stephen Cooper
ombudsman