

### **complaint**

Mrs F complains that Vanquis Bank Limited mis-sold her the Repayment Option Plan (ROP) on her credit card account.

### **our initial conclusions**

The adjudicator did not recommend that the complaint should be upheld. She was satisfied that more likely than not Mrs F would have been asked whether she wanted the plan when she took out her card as Vanquis' advisers followed a script. Further when she received the card the welcome pack explained how to cancel the ROP. And the charges for the ROP appeared on Mrs F's monthly statements, so she ought to have been aware she was paying for it.

Mrs F disagreed with the adjudicator's recommendation and said that she applied for the card by e-mail and at no stage was she told that there was Payment Protection Insurance (PPI) attached to this card.

### **my final decision**

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

ROP is not Payment Protection Insurance so there was no requirement on Vanquis to ensure the product was suitable for Mrs F.

I am satisfied that more likely than not Mrs F would have been given details about the ROP at the time she took it out, including in the welcome pack sent with her card, and she could have cancelled it from the outset or later. In the circumstances, I cannot fairly require Vanquis to refund the cost of the ROP.

**My final decision is that I do not uphold Mrs F's complaint.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Mrs F either to accept or reject my decision before 25 July 2013.**

*Kim Parsons*

*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.