

## **complaint**

Mrs A complains Vanquis Bank Limited was unhelpful and harassed her with phone calls when it should have written off her debt, in view of her financial difficulties.

## **background**

Mrs A and her husband both became unemployed in 2013. Mrs A couldn't meet her credit card repayments and contacted Vanquis. The bank activated the Repayment Option Plan (ROP) on the account which suspended interest and charges.

In May 2013 the ROP came to an end and Vanquis asked Mrs A for updated financial information. Mrs A says her situation hadn't changed so Vanquis didn't need this and she didn't provide it. Vanquis applied interest and charges again and kept phoning Mrs A asking for updated details.

Mrs A complained to Vanquis about the phone calls and asked it to freeze the account again. In September, Vanquis replied it would consider backdating the ROP if Mrs A would send it up to date income and expenditure information. This wasn't provided and the debt has since been passed to third party collectors.

Our adjudicator did not recommend the complaint should be upheld. She considered Vanquis had been sympathetic and positive when it activated the ROP and offered to continue it.

Mrs A says Vanquis should have done more to help her and should write off her debt.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. I have come to the same conclusions as our adjudicator for much the same reasons.

Mrs A has my sympathy for the difficult personal circumstances she and her family have been experiencing. And I can see she feels strongly about what has happened. When Mrs A told Vanquis about her situation it activated the ROP. This ran out after three months so the bank asked for an update. I understand Mrs A found this frustrating. But the terms of the ROP say that a customer must continue to supply up to date financial information for the account to remain frozen. So I'm satisfied the onus was on Mrs A to provide information updates, if she wanted Vanquis to continue to freeze her account. And I can't reasonably criticise the bank for needing updated information to decide if the ROP could be extended.

Mrs A says the phone calls from Vanquis harassed her and she began to ignore them. I understand she found the calls unwelcoming and stressful. But I'm not persuaded the bank was wrong to phone. I've found it wasn't unreasonable that Vanquis needed updated information - and speaking to Mrs A might have been the easiest way of getting this.

I realise Mrs A would like Vanquis to write off her debt. Banks have a duty to treat customers in financial difficulties positively and sympathetically. But this does not mean a bank has to suspend interest and charges or write off a debt. Each case depends on the individual circumstances.

Vanquis has activated the ROP, offered to extend and backdate it and refunded some charges. It also suspended phone calls for 30 days and suggested Mrs A contact a free debt advice service. Taking into account all the circumstances, I am satisfied Vanquis treated Mrs A positively and sympathetically. I know this will disappoint Mrs A but I can't reasonably require it to do more.

The bank has confirmed its offer to reactivate and back-date the ROP is still available (even though the debt is currently with third party collectors). Like our adjudicator I urge Mrs A to contact one of the free debt advice services. She will be able to get advice there on how best to move forward. And the debt advisor can contact Vanquis on her behalf, if she would prefer not to deal with the bank direct.

**my final decision**

My decision is I do not uphold this complaint.

Claire Jackson  
**ombudsman**