

complaint

Mr Y complains that Vanquis Bank Limited didn't put in place an agreed payment plan for his credit card debt.

background

Mr Y says he agreed a repayment plan with Vanquis in April 2016 and confirmed it in writing. He says he provided details of his income and outgoings and expected the plan to start.

Mr Y says Vanquis didn't honour the agreement and has failed to respond to his letters.

Vanquis says it tried to contact Mr Y by telephone on numerous occasions and also wrote to him to ask him to phone it to discuss a proposed agreement. It says Mr Y didn't discuss matters with it and so no agreement could be reached.

Mr Y complained to us and our adjudicator didn't uphold the complaint. He thought there wasn't an agreement as Mr Y hadn't made direct contact with Vanquis as it had asked.

Mr Y doesn't accept that view and says he should be compensated by Vanquis. He says he has sent a number of letters to Vanquis which haven't been answered

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same overall conclusions as the adjudicator. I realise Mr Y will be disappointed by my view.

I've looked at Vanquis's records and can see it has tried to speak to Mr Y on a number of occasions. I can also see that it has written to Mr Y asking him to contact it to discuss making a repayment plan. I accept that Mr Y has written back to Vanquis referring to an agreement having been reached. But I think it was clear that an agreement hadn't been reached as Vanquis kept writing to Mr Y asking him to contact it. I also think Mr Y realised there wasn't an agreement in place as he wrote to Vanquis in May 2016 telling it his statement wasn't in line with the agreement.

I'm satisfied that Vanquis has made it clear to Mr Y that for an agreement to be reached it needed to discuss matters with him in person. I've looked through Mr Y's phone records and agree with the adjudicator that it doesn't appear Mr Y has tried to phone Vanquis.

I don't think Vanquis has acted unfairly and think it has tried to assist Mr Y.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 16 March 2017.

David Singh
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