

complaint

Mrs H complains that Vanquis Bank Limited hasn't taken her ill health into account in considering her ability to meet payment demands for a debt on her credit card.

background

Mrs H has an outstanding debt on her credit card. She is elderly and very unwell. Her son, on her behalf, agreed a repayment plan over an extended period as he said the calls from the bank were creating a great deal of stress for Mrs H and for him.

Mrs H's son wanted the bank to write off all of the interest and charges on the basis of Mrs H's ill health. In the light of some medical evidence it wrote off some of the charges but said it needed more medical evidence before it would consider anything more. It pointed out that it hadn't done anything wrong and it'd made more than one proposal for a payment plan.

The adjudicator didn't uphold the complaint. She felt that the bank hadn't made any mistakes with the administration of the account and this service couldn't fairly direct the bank to reduce the debt. Mr H on behalf of his mother felt the decision was unfair.

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 need to consider whether the bank has done anything wrong. I can't direct the bank to write off interest and charges on the credit card unless I think they have been applied wrongly. I would however expect the bank to take a positive and sympathetic approach to the problems created by Mrs H's ill health.

I can understand that chasing calls from the bank would be stressful for Mrs H at a time when she was very ill. But I think

- the bank has made attempts to put in place a payment plan to help Mrs H and stop the calls.
- the request for medical evidence was reasonable and I can appreciate that the medical evidence provided was brief and may not have given the bank enough to understand the illness and its impact over time.
- writing off part of the interest and charges and the offer of a payment plan shows that the bank is trying to help.

Overall I think the bank has been positive and sympathetic and tried to assist Mrs H.

While I am sorry to disappoint Mrs H and her son, I don't uphold this complaint as I don't think the bank did anything wrong.

my final decision

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs H to accept or reject my decision before 18 June 2015.

Colette Bewley
ombudsman