

complaint

Mr D complains about the customer service he has received from Vanquis Bank Limited and that it did not provide him with a settlement figure for his credit card but instead defaulted his account.

our initial conclusions

Our adjudicator recommended that Mr D's complaint should be upheld. He considered that Mr D made a number of attempts to settle his account before it was defaulted but Vanquis did not respond to him. He also considered that if Mr D had been given an accurate settlement figure he would have paid off the account before it was defaulted and that the level of customer service he received fell below what he was entitled reasonably to expect. The adjudicator recommended that Vanquis should advise Mr D of a settlement figure for his account, remove any default it has registered on his credit file and pay him £200 compensation in recognition of the distress and inconvenience its actions have caused him. Vanquis has only recently responded to the adjudicator's opinion to say that it applied a refund to Mr D's account in March 2013 and has updated his credit file.

my final decision

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

Having done so, I agree with the conclusions reached by our adjudicator for broadly the reasons given. But I am satisfied that Vanquis' crediting of £296.59 to Mr D's account, in settlement of it, is fair and reasonable in all the circumstances. Vanquis also says it has amended Mr D's credit file but, for the avoidance of doubt, I consider it must remove the default and any adverse information it has recorded on it.

My decision is that Vanquis Bank Limited should, if it has not already done so, remove the default and any adverse information it has registered on Mr D's credit file.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr D either to accept or reject my decision before 27 September 2013.

Stephen Cooper

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.