

complaint

Mrs C says she tried twice to update a direct debit payment through the Vanquis Bank Limited online service but it failed to allow her to do so. She'd now like to be compensated adequately for her time and trouble in dealing with this.

background

Mrs C says she wanted to amend the details for payment of her credit card. She went online with her Vanquis account on 2 November 2018 to make the changes but when she logged back in on 14 November, she found the details had gone back to what they were before. She updated them again but when she logged out and back in, the changes hadn't been saved. She then called Vanquis and the changes were done over the phone. Vanquis said there was a problem with its systems and offered Mrs C £40 for her inconvenience plus £5 for the cost of her calls. Mrs C feels this isn't enough and that £100 would be more appropriate.

Vanquis said initially it thought it was a systems error but on checking it seemed Mrs C may not have been entering the correct information about the direct debit payment. However it felt the process may not have been as clear as it could have been so it felt it was still fair to compensate Mrs C for her trouble. But there'd been no financial impact from what had happened so it felt the compensation already paid was reasonable.

Our investigator felt Vanquis had dealt with the complaint fairly and that the compensation paid was reasonable so she wouldn't be asking it to do anything more. Mrs C disagreed and asked for the complaint to be referred to an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I know this isn't the decision Mrs C was hoping for but having done so I won't be asking Vanquis to do anything more as I'll now explain.

It's not clear exactly why Mrs C couldn't update her payment details when she logged in on 2 and 14 November. It seems Vanquis initially thought it was a systems error but since then it's said Mrs C may have been putting in the wrong information. I can't be certain what caused the problem but as Vanquis accepts this may have been due to the information available online, I think it's still fair for it to compensate Mrs C for the inconvenience caused by what happened.

There's no precise way of calculating such awards but in deciding what's reasonable I've taken into account how long this problem lasted and the impact it had on Mrs C. I've seen Mrs C had to log into her account twice over two weeks and then make a call to Vanquis to get the details updated. I can understand how frustrating this was but once Mrs C did let Vanquis know, the problem was resolved straight away. And I can't see that it's had any financial impact on Mrs C as the direct debit was updated in good time before the payment was required.

In the circumstances I consider that the compensation already paid by Vanquis is sufficient for the trouble and upset Mrs C's had in this case and, for that reason, I won't be asking it to do anything more.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 25 July 2019.

Cerys Jones
ombudsman