

## **complaint**

Miss E complains that Vanquis Bank Limited did not respond to her written requests for a payment plan. This caused her to be out of pocket due to spending money on calls and sending subsequent mail using recorded delivery.

## **background**

When Miss E got into financial difficulties, she wrote to Vanquis, including her income and expenditure, and asked it to consider a repayment plan. Miss E says Vanquis didn't respond, so she sent another letter and gave them a call. Vanquis then responded to say that it needed the income and expenditure to be from a debt charity. Because Vanquis had said it hadn't received previous correspondence, Miss E sent the income and expenditure by recorded delivery. However, she says that Vanquis then told her it also needed her to put the reasons for her financial difficulty in writing. She also sent this via recorded delivery.

Our adjudicator recommended that the complaint should be upheld. She found that Vanquis had now agreed a repayment plan with Miss E, but considered it fair and reasonable that it should pay her £25 to cover her call and postage costs.

Vanquis responded to say, in summary, that it had refunded four late payment charges totalling £48 which more than covered Miss E's costs.

## **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 accept that Vanquis has now set up a repayment plan for Miss E and that it has refunded charges totalling £48. But that was in response to Miss E's financial difficulties.

Miss E felt it necessary to send her letters using recorded delivery (receipts for which I have seen) because Vanquis claimed not to have received previous correspondence. Had Vanquis responded to Miss E's original letter, then I think it likely she wouldn't have felt the need to send subsequent letters using recorded delivery. I do not think it was unreasonable for her to have done so. Therefore, I find it fair and reasonable that Vanquis should reimburse these costs. Much like the adjudicator, I consider £25 to be a fair payment.

## **my final decision**

My decision is that I uphold this complaint. Vanquis Bank Limited should pay Miss E £25 to reimburse her for calls and postage costs.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss E to accept or reject my decision before 20 April 2015.

Amanda Williams  
**ombudsman**