

## **complaint**

Mr F complains that Vanquis Bank Limited did not apply his payments to his credit card on the day he made them.

## **background**

Our adjudicator did not recommend that the complaint should be upheld. He found that Vanquis had clearly communicated the time taken for payments to reach credit card accounts – both in the terms and conditions and on Mr F's monthly statements. He further found that Mr F's payments had been applied to his account within the stated timescales.

Mr F responded to say that payments should reach his account the same day, as happened with other accounts he holds.

## **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 have seen Mr F's statements and I am satisfied that the time for payments to reach his credit card account is clearly communicated on them and, indeed, within the account's terms and conditions.

I can understand Mr F's frustration at being charged interest and not being able to use the card during the time before the payment is applied, but I cannot see that he has been given incorrect information about the time to process his payments. Vanquis has provided recordings of several conversations with Mr F and he was never told that payments would reach his account on the day he made them.

Therefore, I cannot conclude that Vanquis has done anything wrong.

## **my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr F to accept or reject my decision before 26 March 2015.

Amanda Williams  
**ombudsman**