

## **complaint**

Miss W complains about the way Vanquis Bank Limited handled her queries about increasing her credit card limit.

## **background**

Miss W has a credit card account with Vanquis. In June and July 2018 she spoke to it about whether her credit limit would be increased. Miss W believed that she'd been given contradictory information about why her credit limit had not been increased and what she needed to do to for it to be increased, so she raised a complaint.

Vanquis didn't agree that it had misled Miss W. It listened to the call she had with it and said its advisor had correctly told Miss W that her limit had not been increased due to 'low utilisation'. Vanquis told Miss W it would review her limit regularly and gave some general advice about improving her chances of having her limit increased.

Miss W wasn't happy with the response and called Vanquis again to discuss it. She clarified she was unhappy the guidance she was given about account usage and credit limit reviews had been contradictory. She said the level of service she'd received was poor. Vanquis agreed to look into her concerns further. It subsequently wrote to Miss W to say it had reviewed her second call and it didn't think it had given contradictory information.

Miss W didn't agree, so she referred a complaint to our service. Our investigator concluded that Vanquis had not misled Miss W and was entitled to choose not to increase her credit limit. Miss W disagreed and didn't think our investigator had addressed her main point; that she received contradictory advice from Vanquis. Miss W asked for an ombudsman's decision, so the case has been passed to me.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Generally speaking, financial businesses are entitled to use their commercial discretion to decide the credit limit they apply to their customers' accounts, as well as whether and when they vary it. In this case it told Miss W it had not increased her credit limit because her account had not been utilised enough. It was entitled to make that decision, and in doing so it has not done anything wrong.

However, from what Miss W has said it's clear that she feels strongly that she was given contradictory information about steps she could take which would lead to her credit limit being increased.

I listened to the calls Miss W had with Vanquis. In each call it consistently told her credit limit had not been increased as she had not used the full extent of her available funds. And although it initially told her it would review her credit limit every four months, it later clarified that new accounts are reviewed more regularly. It also consistently suggested that Miss W should use her available credit more frequently. Importantly, Vanquis didn't give Miss W any guarantee that following its advice would mean her credit limit would be increased. Overall I don't think this advice was contradictory or inappropriate.

It's understandable Miss W is frustrated if she thinks she has managed her account in the way she was advised to, and still hasn't had her credit limit increased. But Vanquis is not required to tell Miss W exactly what she would need to do ensure her credit limit is increased. And it is entitled to use its commercial discretion to decide whether or not to change Miss W's credit limit, even if she did follow all of its advice. As a result, I don't think Vanquis has treated Miss W unfairly.

Lastly, Miss W commented that she was dissatisfied with the overall level of service she received from Vanquis. But I found that each Vanquis advisor Miss W spoke to dealt with the situations appropriately and offered a level of customer service I'd reasonably expect.

In summary, and for the reasons set out above, I do not think Vanquis has treated Miss W unfairly, misled her or provided poor service.

### **my final decision**

For the reasons explained above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 28 April 2019.

Stephen Trapp  
**ombudsman**