

complaint

Mr K complains that Vanquis Bank Limited failed to carry out his instructions to cancel monthly payments and did not reply to all of his letters

background

Mr K has had a credit card account with Vanquis for some time. In 2012 he contacted the business to cancel a monthly debit for an identity protection service. Vanquis explained that this was a product sold by a third party and Mr K would have to contact it to arrange for it to be cancelled. However, I gather Vanquis managed to contact the third party and it wrote to Mr K confirming cancellation of his payments.

In 2014 Mr K noticed similar payments were being taken out of his account again and complained to Vanquis. It said he would need to contact the third party as it was not responsible for the debits. There followed an exchange of correspondence and calls and as the matter could not be resolved Mr K brought his complaint to this service.

Our adjudicator reviewed the information provided by the business and Mr K and noticed that the new debits were for a similar service, but from a different provider. They began in 2014 and he presumed that somehow Mr K must have authorised the new third party to debit his credit card account. As such he did not recommend that the complaint be upheld. Mr K did not agree and asked why Vanquis had not pointed this out before.

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 find myself in agreement with the adjudicator. The payments that have been deducted and the ones that are currently being deducted are not the responsibility of Vanquis. Two separate third parties have been taking monthly payments for the provision of identity theft protection. I do not have the details of how these payments came to be authorised, but that is a matter for Mr K to take up with the third party providers if he considers that to be appropriate. This complaint is against Vanquis and I cannot see that it has made an error.

It is regrettable that neither the Vanquis complaints team nor Mr K noticed that the recent payments were to a different provider of a similar service. However, that has now been cleared up. As for the delays in dealing with correspondence I do not consider that Vanquis has acted unreasonably and so I am unable to uphold this complaint.

my final decision

My final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I am required to ask Mr K to accept or reject my decision before 22 May 2015.

Ivor Graham
ombudsman