

complaint

Ms D complains that Vanquis Bank Limited failed to accommodate her after she told them she wanted statements in large print. She also says it failed to assist her when she faced financial difficulties.

background

Vanquis accepts it failed to send Ms D large print statements, making it hard for her to manage her account. However it says it has acted positively towards her since it was notified of her financial difficulties. It has paid her £250 for her distress and inconvenience and has also refunded interest and charges from February 2014, when Ms D notified Vanquis of her financial difficulties.

Our adjudicator recommended that this complaint should be upheld. She concluded that Vanquis could have done more sooner to assist Ms D. Accordingly, she considered a further £150 compensation was fair and reasonable. Vanquis disagrees. It says Ms D was happy with the compensation it paid her and it was due to a third party's involvement that the adjudicator recommended further compensation.

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 Vanquis has acknowledged its error and has paid £250 to Ms D for failing to send her large print statements. However, I agree with the adjudicator that Vanquis was aware or ought reasonably to have known, in 2010, that Ms D needed assistance. I think that in failing to provide large print statements then and subsequently failing to address her requests for a freeze on interest, it failed to treat her positively and sympathetically. I also note that in failing to provide large print statements, Ms D was obliged to involve a helper in order to communicate with Vanquis on the telephone. Overall I consider this to be disappointing service. I think Vanquis did not act in a sufficiently positive and sympathetic manner towards Ms D.

Therefore, while I accept Vanquis feels it acted positively in freezing interest in 2014 and that Ms D was happy with the compensation if offered her, I think more could have been done. I agree with the adjudicator that failing to provide the large print statements in 2010 adversely impacted Ms D's ability to manage her account in the longer term. Not only was she unable to assess her own needs, but she was obliged to seek assistance from third parties. In all the circumstances, I think it fair and reasonable for Vanquis to compensate Ms D for this ongoing distress and embarrassment.

my final decision

My final decision is that I uphold this complaint and order Vanquis Bank Limited to pay Ms D £150 in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms D to accept or reject my decision before 1 May 2015.

Zoe Copley
ombudsman