

complaint

Mr P complains that Vanquis Bank Limited sent him an invitation for a credit card when he already had a Vanquis credit card. He also complains, that he was charged interest on a cash withdrawal even though he had re- paid it, and that Vanquis took months to respond to his letters of complaint.

background

Mr P has a credit card with Vanquis but in September 2015 was sent an invitation to apply for a Vanquis credit card. The bank accepts it shouldn't have sent this invitation.

In July 2015 Mr P made a cash withdrawal using his credit card. He was charged a fee and cash interest and paid the full amount off. He says he was then charged further interest. The bank says that interest on a cash withdrawal is charged daily and was correct in applying it.

Mr P says he sent the bank a number of letters of complaint from October 2015 and didn't receive a response within a reasonable period of time.

Mr P complained to us and our adjudicator upheld his complaint in part. She thought that an invitation for a credit card shouldn't have been sent to Mr P. She also thought that the bank hadn't done anything wrong in applying interest on a cash withdrawal. She didn't think that Mr P had received satisfactory customer service for the delays in responding to his complaints. She thought the bank should pay £100 compensation for the distress and inconvenience caused but Vanquis hasn't accepted that view.

Mr P agrees with the adjudicator's view.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same overall conclusion as the adjudicator for the same reasons.

I don't think Mr P should've been sent an application for a Vanquis credit card when he already held one but I'm satisfied that Vanquis has now updated his account details to ensure he is not sent any further applications.

I think Vanquis acted in accordance with its terms and conditions in applying interest on cash withdrawals but it could've done more to explain its approach to Mr P when he queried it.

I've seen copies of letters of complaint sent to Vanquis from Mr P from October 2015 which weren't responded to substantively until March 2016. I don't consider in those circumstances that Mr P has received satisfactory customer service. I think that he was caused distress and inconvenience as a result.

my final decision

My final decision is that I uphold this complaint in part and order Vanquis Bank Limited to pay Mr P £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 June 2016.

David Singh
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