

complaint

Mrs R complains about the level of service she has received from Vanquis Bank Limited. The bank has not responded to her letters or made changes she has requested and it has blocked her on-line account. She wants compensation and an apology.

our initial conclusions

The adjudicator did not recommend that the complaint be upheld. He was persuaded by the bank's response that it was a telephone banking service and did not always respond to customers' letters. It provided evidence that it had tried to call Mrs R on many occasions, but she was not co-operative with the call operators. It had responded to her initial concerns by refunding £36 in charges. Mrs R was not satisfied with this view. She said that she had tried to call the bank but it had not replied to her messages. It has not responded to her requests for statements. She finds its staff intimidating.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mrs R and Vanquis have provided.

I agree with the adjudicator that it is the bank's commercial decision how it communicates with its customers. It is regrettable that Mrs R finds its call centre numbers expensive, but that is its choice. The bank has explained that it uses automated dialling to contact its customers. Mrs R says that she finds its frequent calls (triggered when she is in arrears) annoying, but this is part of its service. The bank has directed Mrs R to contact its Customer Services to amend her payment arrangements, to supply statements or for on-line banking problems. I consider this to be a reasonable response in the circumstances. I do not think the bank is in error. It is open to Mrs R to seek an alternative bank that provides her with preferred customer contact method.

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs R either to accept or reject my decision before 15 May 2014.

Phillip Berechree

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.