

#### complaint

Miss W complains that Vanquis Bank Limited failed to help when she accidentally got herself locked out of her online account management facility.

#### our initial conclusions

An adjudicator investigated Miss W's complaint. Whilst she could understand why Miss W had found it frustrating not to be able to manage her account online, the adjudicator was not persuaded that Vanquis had acted unfairly. The adjudicator did not feel that Miss W had been denied information about her account and, overall, did not recommend that the complaint should succeed.

Miss W did not agree. She said that Vanquis is lying and she was not sent any statements for her account. She still wanted Vanquis to apologise.

#### my final decision

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

Miss W accepts that it was her own error that caused her to become locked out of the online account facility. Because the account had gone over its limit, Vanquis was unwilling to restore Miss W's online account management – though she has since downloaded an app which allows her to see statements. The evidence points to Miss W having been sent the paper statements and letters which Vanquis says its system generates when an account goes over limit.

I am not persuaded that Vanquis denied Miss W information about her account and cannot see what Vanquis would stand to gain from that, given that it wanted Miss W to make repayments to her account.

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss W either to accept or reject my decision before 29 December **2015**.

**Jane Hingston**

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.