

complaint

Mr A complains a payment he made to his Vanquis Bank Limited credit card account didn't reach it.

our initial conclusions

The adjudicator did not recommend the complaint should be upheld. In his view Vanquis had correctly applied the payment in line with the instructions Mr A gave and so he couldn't fairly require Vanquis to do anything further.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr A and the business have provided. I am satisfied with the evidence provided by Vanquis that Mr A didn't make a payment to his own credit card account using the correct numbers. And I am satisfied Vanquis didn't make an error when a different account was credited. I appreciate it is frustrating to Mr A that Vanquis won't tell him which account has been credited for Data Protection reasons. I also appreciate that it has caused Mr A inconvenience to bring this complaint about Vanquis and that its delays haven't helped matters. But Mr A hasn't helped himself. For example, he wasn't as clear as he could have been with Vanquis that he'd made a payment from someone else's account. On balance I don't consider it would be fair or reasonable to make an award for Vanquis's delays in dealing with the complaint.

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr A either to accept or reject my decision before 30 October 2014.

Nicola Wood

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.