

## **complaint**

Mr T complains that Vanquis Bank Limited unreasonably delayed making him a refund.

## **background**

In February 2016 Mr T sent a fast payment for £50 from a third party building society but he entered the wrong sort code and it went into his Vanquis credit card account by mistake. It was several weeks before Vanquis returned it to him at the end of April 2016. He would like it to pay him £50 compensation.

The adjudicator didn't recommend the complaint should be upheld. He could see the bank had refunded the money just outside the eight week period it's allowed to investigate a complaint.

Mr T wasn't happy about this. He said Vanquis had taken 12 weeks to refund his money. It'd known about his personal circumstances and this problem shouldn't have arisen. The money should've been automatically refunded or at the very least refunded within 48 hours from when he first contacted it. When he mistakenly sent the money to Vanquis it wrote to him to say it had paid it into his account. But this was contrary to its previous position in October/November 2015 when it said he didn't need to make any more payments into that account.

## **my findings**

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

It seems that the third party building society passed this complaint onto Vanquis's clearing bank but it failed to tell Vanquis. So it didn't know anything about the problem until Mr T raised it as a complaint. That meant it had eight weeks to respond. So I think Vanquis returned the money to him within a reasonable timescale.

I can understand Mr T's frustration because the letter Vanquis sent him after it received the payment looked as though it was going back on its agreement at the end of last year. But it didn't know at that stage Mr T hadn't meant to make this payment. When it realised this was a mistake I'm satisfied it refunded the money to him in a reasonable time. So I don't think it's done anything wrong.

**my final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 26 September 2016.

Linda Freestone  
**ombudsman**