

complaint

Ms H complains that Vanquis Bank Limited pursued her for arrears on her credit card even though she had paid on time. She feared that the issue was affecting her credit record and resulting in her being contacted by 'bad credit' providers. She also complains about the delay in responding to her complaint.

our initial conclusions

The adjudicator considered that there had been an unnecessary delay in finding out what had happened to the payment. He recommended that Vanquis should pay £100 for the inconvenience caused to Ms H and remove any relevant adverse information recorded on her credit file. Vanquis disagreed. It said that the time taken to find missing payments can vary. The issue had arisen because Ms H had given an old account number. Making payments on time and correctly is the customer's responsibility.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Ms H and the business have provided.

I can appreciate that, when payments had been processed satisfactorily previously using the old account number, Ms H would have expected that to happen again. It would have been helpful if Vanquis had pointed out the mistake earlier. However, it was Ms H's responsibility to use the correct number and there was bound to be some risk of delay if she did not. Nevertheless, locating the cause of the problem and solving it should not have taken as long as it did. Vanquis has already refunded all the interest and charges. The figure it used differed from the one Ms H gave because of an additional interest credit paid at the end of July and a small amount of extra interest in August. In that situation, when the underlying cause of the problem was not Vanquis's fault, and we now know that it has corrected Ms H's credit record as it said, I consider £50 would be fair and reasonable compensation.

My final decision is that I uphold the complaint in part. In full and final settlement, I order Vanquis Bank Limited to pay Ms H £50.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms H either to accept or reject my decision before 23 July 2013.

Hilary Bainbridge

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.