

complaint

Mr L complains that Vanquis Bank Limited caused him expense and considerable distress and inconvenience, including the rejection by another bank of his application for a current account, by wrongly linking him to an unpaid debt that was not his.

background

The bank accepted it had made a mistake but it differed from the adjudicator regarding what the fair redress should be. In particular, the bank was not prepared to pay as much compensation for distress and inconvenience as the adjudicator thought appropriate.

Mr L for his part thought he should receive more compensation than the adjudicator recommended.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I am sorry to disappoint both parties but I think the adjudicator reached fair conclusions and I am happy with the level of compensation she recommended. The bank's mistake clearly caused Mr L a lot of distress and inconvenience, and I agree with the adjudicator that the bank did not handle Mr L's queries at all well and used inappropriate and patronising language in its dealings with him.

I note the bank agreed with most of the adjudicator's recommendations but has queried the sums to compensate for Mr L's additional travel costs and (as I have said) for his distress and inconvenience. But regarding these issues I am happy to endorse the adjudicator's comments in her email to the bank of 22 May, and I am therefore content with the sums she proposed.

my final decision

I uphold Mr L's complaint and I order Vanquis Bank Limited to:

- pay Mr L £750 for distress and inconvenience
- pay Mr L £240 towards his additional travel costs
- pay Mr L £90 for his subscription to Experian
- pay Mr L £30 towards his telephone and postal expenses
- request or arrange for the removal of all data and searches with credit reference agencies regarding the 'mistrace'
- pay Mr L a further sum for the purchase of a new student railcard or railcards for the remainder of his studies.

Regarding the last item, I will specify the sum if there is any dispute over what it should be.

Roger Yeomans
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