

complaint

Mrs A complains that she's paid Vanquis Bank Limited for a credit card related product she did not know about.

our initial conclusions

The adjudicator did not recommend that the complaint should be upheld. She said that Vanquis did not offer Payment Protection Insurance. Mrs A's account statements showed that no charges had been made for the Repayment Option Plan.

Mrs A did not agree and wanted her complaint to be reviewed.

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.

I've seen the statements on Mrs A's credit card account since 2007. I know she thinks her account balance is too high. The Repayment Option Plan was a product Mrs A could have had. She's right to say that she did not agree to this. And there's no record of any charge for this, or any other optional product, being applied to her account.

I can't see that Vanquis has made any error.

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs A either to accept or reject my decision before 5 October 2015.

Michael Crewe

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.