

## **complaint**

Mrs W complains that Vanquis Bank Limited applied charges to her credit card account which took it over the credit limit. She wants her credit file to be amended to remove the negative information relating to the account.

## **background**

Mrs W held a credit card with the bank. Due to a change in her circumstances, she was unable to make payments in full and began what was called a Repayment Option Plan.

The effect of the plan was to stop interest from being added to the account and to stop payments from falling due. The plan was initially set up for three months.

At this point, the bank asked for some documentation from Mrs W in order to renew the plan. Mrs W was unable to provide this documentation, and the bank wrote to her to let her know that the plan would not be renewed.

Around this time, Mrs W agreed a Fixed Payment Arrangement. This meant that the payments would be lower and the interest rate reduced.

After a few months, Mrs W discussed her options with the bank. It proposed either a higher payment arrangement, or else a return to a Repayment Option Plan.

Mrs W chose to restart the plan. The bank wrote to her to ask for certain documents. These were not returned by Mrs W, so the plan was not restarted.

Mrs W told the bank that she was having difficulty providing the documentation. The bank said that older documents could be accepted. But these were not provided either.

After a period of no payments, the bank registered the account as being in default.

The investigator did not think that the bank had got anything wrong here. The way in which it had dealt with Mrs W had been appropriately sympathetic.

Mrs W did not agree and so this has come to me for a final decision.

## **my findings**

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

This complaint relates to the way in which the account was handled, and the impact upon Mrs W's credit file. I can see that there have been later discussions between Mrs W and the bank in relation to settling the account, but they do not appear to me to form part of the complaint.

Having considered the correspondence and the state of the account, I agree with the investigator that the bank has not done anything wrong here.

The bank offered options of reduced payments, and also periods without payments. But it had to be satisfied that these were appropriate.

Seeking documentary evidence was an appropriate step, but it made things difficult for Mrs W. When she told it this, the bank tried to relax its requirements.

But the documents were never provided. And payments fell due. This was fair and reasonable in the circumstances.

After a period without payments, the account was registered as being in default. I am satisfied that this was also appropriate given the state of the account.

The bank must report accurate information to the credit reference agencies. I am satisfied that this is what it has done here.

**my final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 6 November 2017.

Marc Kelly  
**ombudsman**