

## **complaint**

Mrs M through her husband Mr M, complains that two payments instead of one were applied in error to her Vanquis Bank Limited credit card.

## **background**

Mrs M made a payment towards her credit card account at the end of May 2015. Mrs M made a further payment via bank transfer a few days later.

Vanquis told Mrs M that it had placed a temporary block on her credit card account as it couldn't confirm the first payment with the card issuer. Vanquis asked Mrs M to send a photocopy of the front and back of the card used to make the payment.

The details on the copy Mrs M sent didn't match the card used to make the payment. Mrs M says she used her husband's debit card to make the payment. Vanquis returned the first payment some weeks later.

Our adjudicator didn't conclude that Mrs M's complaint should be upheld. She didn't consider the bank had made any mistake when it asked for evidence that the third party had authorised the debit card payment.

Mr M on behalf of Mrs M is unhappy with our adjudicator's conclusions. He thinks Vanquis and his own bank are wrong.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with the conclusions of our adjudicator.

I can't find Vanquis did anything wrong when it asked for evidence that the debit card used to make the first payment was held in Mrs M's name. Vanquis has sent us a copy of Mrs M's account notes. As the evidence Mrs M sent in didn't match the card used to make the payment, Vanquis asked for proof the third party had authorised the payment. Vanquis never received this evidence so it returned the first payment. As I don't find Vanquis made a mistake, I can't reasonably require it to pay any compensation to Mrs M.

I don't know exactly why Mrs M made another payment for almost exactly the same amount a few days after the first payment. But I don't find that this was because of any error on the part of Vanquis.

I understand that Mrs M would like to close her credit card account. I leave it with her to decide whether she asks Vanquis to do this.

In her complaint to this service, Mrs M says she asked her bank to cancel the first payment. But my decision only deals with the service provided by Vanquis. If Mr M or Mrs M have any concerns about their paying bank, I suggest they speak to it first. They can of course come back to this service if they aren't happy with the outcome.

**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 Mrs M to accept or reject my decision before 10 December 2015.

Gemma Bowen  
**ombudsman**