

## **complaint**

Mrs S complains that Vanquis Bank Limited added a Value Saver membership to her credit card account without her knowledge.

To settle matters Mrs S would like the monthly payments refunded from when she took out the Value Saver membership in 2013.

## **background**

Mrs S is represented in her complaint by her husband, Mr S. Mrs S received a letter from Vanquis stating that their Value Saver membership was being taken over by a new company. Mrs S realised at this point that she'd been paying £6.95 per month for membership since approximately June 2013. She can't remember receiving any documentation about her Value Saver membership at the time it was taken out or subsequently so she'd like her monthly payments since 2013 refunded.

Mrs S complained to Vanquis but it said its records showed that she had agreed to the product being charged to her account. Unhappy with Vanquis's response, she referred her complaint to our service.

One of our adjudicators looked into Mrs S's complaint. Vanquis provided a copy of call recording it made to Mrs S in May 2013 when the Value Saver membership was sold to her. Based on the call recording and on the documentation that would have been sent to Mrs S she thought Mrs S had agreed to take part in the offer and was aware it could be cancelled at any time during or after the 30 day free trial. So she didn't think Vanquis was wrong to charge Mrs S £6.95 per month for her Value Saver membership.

Mrs S would like an ombudsman's 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. Having done so I'm sorry to disappoint Mrs S but I agree with the conclusion reached by our adjudicator and for broadly the same reasons.

Vanquis provided to us a copy of the call it made to Mrs S in May 2013. In this call Vanquis offered a product known as Value Saver which it said would provide savings across many high street retailers. This was offered alongside a "Remember to Save" membership to help customers keep track of key dates and events.

I've listened to the phone call Vanquis made to Mrs S at the time. During the call the agent explained to Mrs S that the membership offer was free for the first 30 days and this would be followed by monthly payments of £6.95. The agent also explained that the membership could be cancelled at any time. Vanquis provided Mrs S with a telephone number she could call if she wanted to cancel her membership and Mrs S noted this down.

Vanquis also provided a sample of the welcome pack that it would have sent to Mrs S after the phone call. I appreciate Mrs S says she didn't receive this but Vanquis provided evidence to show it was issued the day after the initial phone call so I'm satisfied it took reasonable steps to provide her with the documentation relating to the offer.

Based on the phone call and welcome pack that would have been sent to Mrs S at the time, I think Mrs S agreed to take the Value Saver membership. During the phone call it was made clear to Mrs S that she could cancel her membership at any time but I haven't seen anything to suggest she attempted to do so.

I've looked at her credit card statements and the monthly charge for her Value Saver membership is clearly shown so it's difficult for me to say that Mrs S wasn't aware of the charge that was being made.

Based on everything I can't say it was wrong of Vanquis to charge Mrs S £6.95 per month for her Value Saver membership so I won't be asking it to refund the payments she's made.

I've also considered Mrs S's request that she should be compensated for the trouble Vanquis has caused her but I'm afraid I don't agree. I say this because, as the adjudicator has already explained, there's nothing to suggest Mrs S has been caused any more trouble or upset than can be expected when someone needs to bring a complaint.

### **my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 17 March 2020.

Michelle Hayward  
**ombudsman**