

complaint

Mr T complains that Vanquis Bank Limited mishandled his request for a refund for a hotel he paid for using his Vanquis credit card.

background

Mr T complained that Vanquis wouldn't accept his claim for a refund.

Our investigator didn't recommend that the complaint should be upheld. He thought that he hadn't had enough evidence to suggest any refund was due.

Mr T disagrees with the investigator's opinion. He says, in summary, that he asked at the hotel reception about power sockets and heating. The shower was cold and no manager was on shift, he adds.

my findings

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

From the hotel's website, I think breakfast is included in a 'bed and breakfast' rate. But Mr T hasn't provided any booking confirmation. So I haven't seen enough documentary evidence that Mr T paid for a breakfast he didn't get.

As he paid under £100, Mr T didn't get the protection of the consumer credit legislation.

Mr T says he wasn't happy with the hotel's facilities and service.

But he stayed the night in mid-May 2016.

Mr T has sent us an online review he completed. It listed his four issues: uncontrollable heating, insufficient electrical sockets, lack of breakfast, and lack of hot water. He also mentioned unanswered emails.

His review is dated late June – about the same time he made a claim to Vanquis.

Mr T has sent us a copy of the hotel's reply dated 1 July.

But he hasn't sent us a copy of any email he says the hotel failed to answer.

Vanquis considered his claim for a refund under the rules of the card scheme.

I've thought about what Mr T has said about the hotel.

But I don't think he's provided enough documents. And I'm not satisfied that he complained to the hotel at the time of his stay or shortly afterwards.

I think he's fallen short of providing enough evidence that Vanquis should've refunded his payment.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 6 February 2017.

Christopher Gilbert
ombudsman