

## **complaint**

Mr R complains that Vanquis Bank Limited wrongly opened a credit card account for him, and later increased the account's credit limit.

## **background**

Mr R opened a credit card account with Vanquis in 2014. Mr R has a number of health issues which he doesn't think Vanquis properly considered. Had it done so, Mr R doesn't think Vanquis would've agreed to open the account. For the same reasons, Mr R doesn't think Vanquis should've increased the account's credit limit.

Our adjudicator didn't think the complaint should be upheld. She didn't find that Mr R made Vanquis aware of his medical conditions when he applied for the card. And even if he had, she wasn't persuaded it would've been reasonable for Vanquis to turn down the application on the basis of Mr R's health.

The adjudicator was also satisfied that Vanquis had properly assessed Mr R's account before increasing the credit limit. It had also notified Mr R about the proposed increases.

When Mr R contacted Vanquis in 2017 and 2018 about the financial difficulty he was experiencing, the adjudicator was satisfied that the bank responded positively and sympathetically to try to help him.

Mr R didn't agree with the adjudicator's conclusions, so the complaint has been passed to me.

## **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 looked at the information available to Vanquis when Mr R applied for his account, I think it was reasonable for the bank to approve his credit card application. I haven't been able to safely conclude that Vanquis was aware of Mr R's health conditions at the time of the application.

But even if it had been aware of those conditions, I still think it would've been reasonable for Vanquis to open the account. From the information Mr R has provided, there was nothing to suggest that he wasn't capable of managing his finances when the account was opened.

Vanquis increased the credit limit on Mr R's account on three occasions. From what I've seen, I'm satisfied that Vanquis properly assessed Mr R's circumstances before doing so, and gave him adequate notice of the proposed increases. So I'm not persuaded that the increases to the credit limit were inappropriate.

Mr R contacted Vanquis in December 2017 to tell it he was experiencing financial difficulty. That call was disconnected, but Mr R contacted the bank again in April 2018 and an interest-free repayment plan was agreed. I'm satisfied that the bank acted positively and sympathetically in response to Mr R's circumstances, and that the repayment plan was an appropriate attempt to help him manage his finances.

Overall, from what I've seen, I'm not persuaded that Vanquis has done anything wrong. So there are no reasonable grounds on which I can uphold Mr R's complaint.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 21 July 2019.

Caroline Stirling  
**ombudsman**