

complaint

Miss F complains about the level of service provided by Vanquis Bank Limited in response to her questions about her credit card application. She seeks £100 compensation.

our initial conclusions

The adjudicator recommended that Vanquis pay Miss F £50 compensation for her distress and inconvenience. The bank accepts that it incorrectly told Miss F that her application was successful but then declined it. It said that Miss F made a second credit card application on-line, which she disputes. It gave her delayed and confusing responses to her questions about this. Miss F says that she has been distressed by worries about identity fraud and seeks £100 compensation.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Miss F and Vanquis have provided.

I agree with the adjudicator that the bank made a legitimate commercial decision to decline Miss F's credit card application. So I cannot properly interfere with that decision. The bank accepts that it made mistakes in its calls to Miss F. However, it has taken Miss F almost a year to have her questions about the application process answered by the bank. The bank has produced records of two applications, but the dates differ from those in the bank's previous letters. Miss F says that she is now checking with credit reference agencies to be satisfied about her security. This is causing her additional inconvenience and distress.

Because of this I am not satisfied that the bank's offer of £50 compensation goes far enough. I consider that it should pay a higher amount, and I assess £100, in total, to be fair and reasonable.

My decision is that I uphold this complaint and order Vanquis Bank Limited to pay Miss F £50 (in addition to the £50 it has already offered) for her distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss F either to accept or reject my decision before 17 June 2014.

Phillip Berechree

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.