

complaint

Miss Q complains that she was mis-sold a Repayment Option Plan (ROP) by Vanquis Bank Limited. Miss Q is represented by a claims management company.

our initial conclusions

Miss Q said that she was mis-sold the ROP when she opened her Vanquis credit card account. The adjudicator did not recommend the complaint should be upheld. He was satisfied that the ROP was fully explained during the initial sales call, which Vanquis had provided a recording of. He concluded that during this call, Miss Q was told it was optional and agreed to take it out. Miss Q's representative responded to say that Miss Q was rushed during the call and did not fully understand what she was agreeing to. It said Miss Q was not in a position to talk and there was a lot of background noise.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Miss Q, the claims management company and Vanquis have provided. Having done so, I agree with the conclusions reached by the adjudicator, and for much the same reasons.

The fact the ROP was optional was clearly explained and Miss Q opted to take it out. She could have cancelled it subsequently if she felt under pressure to take it, out or rushed on the day, although that was not apparent from the call. After the call, information about the ROP was sent to her with her credit card in the welcome pack, and this would have explained how to cancel it.

For these reasons I do not consider that Miss Q was mis-sold the ROP.

My decision is that I do not uphold Miss Q's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss Q either to accept or reject my decision before 15 October 2013.

Kim Parsons

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.