

complaint

Mr I received a number of credit cards from Vanquis Bank Limited. He is unhappy about a number of incidents involving those cards.

background

Vanquis called Mr I about fraudulent transactions on a card which was reported as lost, a card was declined when he tried to use it and one was swallowed by a cash machine. Vanquis sent him another card which he regarded as an attempt to bribe him. He says he has been harassed by Vanquis. He believes Vanquis' credit licence should be revoked and he wants £10,000 compensation.

The adjudicator didn't recommend his complaint should be upheld. She noted Vanquis had refunded the amount of the fraudulent transactions. She found there was some confusion over the replacement cards. Also Mr I hadn't activated a card when he first received it. Vanquis paid £50 into Mr I's account for any trouble caused. She found this was fair and reasonable. Mr I believes the gold card sent to him was an attempt to bribe him but she found this was a business decision by the bank.

Mr I didn't agree. He said he felt humiliated by his experiences with the credit cards. A debt collector has sent him a letter about his account and he wants this investigated.

my findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. In doing so I've come to the same conclusions as the adjudicator for much the same reasons.

Vanquis refunded the fraudulent transactions on one of the credit cards. It paid Mr I £50 for the trouble caused over the problems of his use of the other cards. I am satisfied that is fair and reasonable in all the circumstances. I'm sorry Mr I has felt humiliated by the problems he has experienced. But the compensation paid by Vanquis is in line with our general level of awards and I cannot fairly ask it to do more.

I find that Vanquis' decision to issue a gold card to Mr I and to increase his spending limit was a business decision. I am satisfied it wasn't an attempt to bribe him. And I don't find there is sufficient evidence that Vanquis has been harassing him.

Mr I wants to make a complaint about a letter from a debt collector. This is a new issue and he will need to contact Vanquis and give the bank an opportunity to respond. In those circumstances I can't make any findings on this matter.

my final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr I to accept or reject my decision before 3 August 2015.

Linda Freestone
ombudsman