

### **complaint**

Ms Y complains that Vanquis mis-sold her a Repayment Option Plan (ROP).

### **our initial conclusions**

The adjudicator did not recommend that the complaint should be upheld. She concluded that there was sufficient evidence to demonstrate that no charges or fees for the Repayment Option Plan had been made to Ms Y's account. Ms Y asked for her complaint to be reviewed.

### **my final decision**

I have considered all that Ms Y and the business have said and provided, in order to decide what is fair and reasonable in this complaint. Having done so, I find that I have come to the same conclusions as the adjudicator did, for much the same reasons.

Vanquis does not offer Payment Protection Insurance (PPI) for its credit cards, but it does offer ROP. Ms Y has said that she believes she has been mis-sold ROP because she did not know it was optional and was not made aware of its terms and conditions. I have carefully reviewed Ms Y's credit card account and I am satisfied that she has not been charged any fees for ROP. I therefore conclude that as ROP has not been a feature of the account, and Ms Y has not made any payment for it, then it could not have been mis-sold to her and she is not entitled to any refund.

**My final decision is that I do not uphold this complaint.**

**Under the rules of the Financial Ombudsman Service, I am required to ask Ms Y either to accept or reject my decision before 4 June 2013.**

*Karen Wharton*

*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.