

complaint

Ms J has complained Vanquis Bank Limited didn't take into account the problems she had communicating on the phone when managing her account.

background

Ms J got a letter from Vanquis in September 2014 telling her they'd blocked her account as they weren't sure the most recent transactions were hers. Ms J finds it uncomfortable to talk on the phone so answered their letter in writing. As she never got a response and was worried about her account being blocked, Ms J did phone Vanquis. She didn't feel this call went well or she was able to get done what she needed. She complained to Vanquis.

In November 2014 Vanquis apologised, offered her an email address to contact and offered her £100 but her account remained blocked. Ms J was never able to get a response to her emails. She brought her complaint to the ombudsman service.

Our adjudicator reviewed what had happened. She felt it was fair Vanquis pay Ms J £300, rather than £100, for the distress caused. She also felt Ms J couldn't use her account as she wished during the time it was blocked. Therefore Vanquis were asked to refund interest added to the account when it was blocked.

Vanquis didn't agree with this outcome. So this case has been referred to an ombudsman to make a decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've seen from the evidence Ms J first told Vanquis in 2009 she didn't find it easy to talk on the phone. I believe they should have realised that could well be why she wasn't responding to their calls in September 2014. As this resulted in her account being blocked, it's not unreasonable things needed to happen quickly but there are alternatives to phone calls. Unfortunately Ms J was the one having to take steps to resolve things. I'd have expected, as they knew of her stammer, Vanquis to have adjusted how they communicated with her to help her out. And in fact, the phone call she did have to make was not at all satisfactory.

I'm in no doubt Ms J was distressed by what had happened. And on top, she still didn't know for certain what her account being blocked actually meant. Could she arrange a balance transfer or make payments or was she not really able to use it at all? I don't think it's unreasonable she felt she could do nothing at all. She certainly hadn't been able to get Vanquis to tell her what was going on.

I'd just add I don't think Vanquis did anything wrong in blocking her account. They thought some transactions might not be hers and wanted to make sure there were no problems. I can't see anything wrong with that. However this did end up lasting 5-6 months which seems a long time when Ms J didn't think she could use her account in any way.

As soon as she was able Ms J arranged a balance transfer to make sure she was paying as little interest as possible for the outstanding amount. She's said she would have done this much earlier but didn't think she could because her account was blocked. She's given us

evidence to show what action she took when the account was unblocked. Overall I've seen no reason to doubt she wouldn't have done this earlier if she felt she'd been able to. Like our adjudicator, I think Vanquis should refund the interest Ms J was charged on her account for the period her account was blocked.

I know Vanquis was concerned at being asked to pay Ms J £300 instead of £100. I think that's a fair amount based on the distress this caused. Vanquis did know Ms J had a stammer but hadn't tried to resolve any issues this might cause her. And I think they left her to take all the responsibility in getting this sorted.

my final decision

For the reasons I've given, my final decision is to uphold Ms J's complaint. I instruct Vanquis Bank Limited to:

- Refund all interest charged on Ms J's credit card account for the period her account was blocked September 2014 – February 2015; and
- Pay her £300 for the distress caused to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 16 November 2015.

Sandra Quinn
ombudsman