

## **complaint**

Mr F complains that Vanquis Bank Limited kept increasing his credit limit even though he asked it not to.

## **background**

Mr F took out a credit card with Vanquis in 2005 with a credit limit of £150. Over a period of time, the limit was increased to £1050. Mr F says he wrote to the bank asking it not to increase the limit.

Mr F's account was then defaulted by the bank and in 2012 the debt was sold to a debt collection company.

Our adjudicator didn't recommend that the complaint should be upheld. He considered that Vanquis had increased Mr F's credit limit in line with the terms of his account. And the bank had no record of receiving any correspondence or calls asking it not to alter Mr F's credit limit.

Mr F disagrees with the adjudicator's conclusions. He is certain that he wrote to Vanquis and feels he wouldn't have got into financial difficulties later on if the bank had followed his instructions.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and wider circumstances.

I appreciate that it will come as a disappointment to Mr F but I agree with the conclusions of the adjudicator. I don't doubt Mr F when he says he wrote to Vanquis. But there is no record of the bank receiving any letters from Mr F about his credit limit. I have also checked the bank's contact notes and there is nothing to indicate that it received any calls from Mr F asking it not to alter his credit limit. So if the bank was unaware that Mr F didn't want to increase his credit limit, I can't find that it made any error when it did so in line with the account terms and conditions.

I also take in to account the fact that until Mr F fell into financial difficulties in 2009, he was managing his credit card account well with a minimal number of missed payments. So it doesn't appear as if Vanquis acted irresponsibly when it increased Mr F's credit limit from time to time. Mr F was given the required notice of each increase so he could have chosen not to make use of the new limit if he had been concerned about his ability to repay the balance on his account.

## **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 F to accept or reject my decision before 27 April 2015.

Gemma Bowen  
**ombudsman**