

## **complaint**

Ms S complains that Vanquis Bank Limited mishandled her credit card account.

## **background**

Ms S had health issues and couldn't make the minimum monthly payment on her account. She complained that Vanquis added more interest and put adverse information on her credit file.

The adjudicator didn't recommend that the complaint should be upheld. She didn't think that Vanquis caused the matter to be drawn out or that it applied a default incorrectly. Vanquis had offered to refund the interest that was applied in April, the adjudicator said.

Ms S disagrees with the adjudicator's opinion. She says, in summary, that we should note her texts and phone calls and her health issues including voice problems.

## **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 read the medical letters. I accept that Ms M had issues which affected her ability to work. I keep in mind that she was in pain.

In early March 2016, Ms S told Vanquis she wouldn't be able to cover the minimum monthly amount due.

I've reviewed the texts and other communications between Vanquis and Ms S over the following months.

From March 2016 Vanquis offered some payment arrangements with reduced interest.

Vanquis wasn't obliged to freeze interest. So I can't say it was unfair that it charged interest after Ms S got in touch.

I accept Ms S's statement that she sent income and expenditure forms. But I also accept that Vanquis didn't at first receive them. As there may have been a problem with the post, I don't hold Vanquis responsible for this.

On about 13 May, Vanquis sent Ms S a notice of default.

By mid-May, Vanquis had received a new income and expenditure form. It offered to accept £32 per month, with no interest.

From copies of emails, I accept that in mid-May and early June 2016, Vanquis apologised to Ms S for delay.

But, from the communications I've seen, I don't think Vanquis was responsible for any unreasonable delay.

In its final response letter, Vanquis said it had refunded the interest of about £80 it charged in April.

Overall, I'm satisfied that it recognised Ms S's financial difficulties and treated her positively and sympathetically.

In dealing with credit reference agencies, Vanquis is obliged to provide accurate information.

I haven't seen enough evidence of inaccurate entries on Ms S's credit file.

I don't think it would be fair and reasonable to order Vanquis to remove adverse entries from Ms S's credit file – or to make any further refund to Ms S in response to this complaint.

### **my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Vanquis Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 28 March 2017.

Christopher Gilbert  
**ombudsman**