

complaint

Mr B complains that Vanquis Bank Limited did not set up a direct debit to pay his credit card and did not respond to his complaint in a timely manner.

our initial conclusions

The adjudicator considered the bank had made a reasonable offer to resolve the complaint. Vanquis acknowledged the initial error in setting up the direct debit and paid £60 to cover the cost of Mr B's phone calls and compensation for distress and inconvenience. The bank also refunded charges and interest incurred as a result of the error. It offered Mr B additional compensation of £50 for the delay in responding to his complaint.

Mr B is not satisfied with the amount of compensation or with our investigation.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and Vanquis have provided. Having done so, I find that I have come to the same conclusions as the adjudicator did, for much the same reasons.

I understand Mr B's frustration at this issue. I consider Vanquis should have responded much sooner to his complaint. However, I consider it has now done all that could reasonably be expected of it by acknowledging the initial mistake and correcting it.

I am sorry that he is unhappy with the role of the Financial Ombudsman Service in his dispute. The role of this service is to impartially settle complaints between consumers and businesses providing financial services; we do not regulate the businesses or the banking system, but we can make sure they put things right if they make a mistake.

I am satisfied that the offer of compensation for distress and inconvenience is fair and reasonable.

My decision is that Vanquis Bank Limited should pay Mr B £50 for distress and inconvenience in addition to the £60 it has already paid.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 20 January 2014.

Andrew McQueen

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.