

complaint

Mr S complains that Vanquis Bank Limited has charged him £0.49 per month but hasn't explained what that was for. He says he's been caused stress trying to find out what it's for and would like £100 compensation

background

Mr S has a Vanquis credit card and says he's been charged £0.49 every month for some time. He says he's tried to find out what the charge was for and why he's being charged it but Vanquis didn't provide him with an explanation. Mr S says the situation has caused him stress.

Vanquis says it's not made a mistake and the charge is for Mr S opting for online and paper statements. It says Mr S has been charged this amount since October 2016 but has decided to refund Mr S the full amount he paid of £18.62.

Mr S remained unhappy with that decision and brought his complaint to us. He says he didn't change his statement preferences to both online and paper and says his account was set to paper only. Our adjudicator didn't think she could conclude that Mr S had been made aware of the charges as Vanquis couldn't provide that information. But she thought that Vanquis had acted fairly and reasonably by refunding the payments. The adjudicator didn't think in those circumstances any compensation was justified and thought any impact on Mr S was minimal.

Mr S doesn't accept that view and has asked that it be reviewed.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same overall view as the adjudicator for largely the same reasons. I realise Mr S will be disappointed by my decision and I appreciate how strongly he feels about what's happened. But I've come to the overall conclusion that Vanquis has acted fairly by refunding the monthly fee.

It's not clear if Mr S was told about the monthly fee when the account was opened or what changed in October 2016 when Vanquis started charging it. I appreciate Vanquis says that only Mr S could have changed the account settings but I can't be certain what happened. But I'm satisfied that Vanquis did explain what it was for when Mr S asked about it and sent him two letters about it.

I'm satisfied that Vanquis has acted fairly and reasonably by making the decision to refund the monthly fee and I think that puts Mr S back in the position he would have been in. I make clear that I can't reasonably conclude if Vanquis has made a mistake or not but for the reasons I've explained I'm satisfied that refunding the money is the fairest approach.

I appreciate Mr S says these events have been extremely stressful for him and that he deserves an apology and £100 compensation. But I don't think compensation is justified in this case as firstly I can't be sure a mistake has been made and secondly as in any event I don't think a charge of £0.49 a month would have caused any significant inconvenience. I'm also satisfied that Mr S was given an explanation about the charge within a relatively short

period of time after he contacted Vanquis. I can also see that Mr S had been in contact with Vanquis about other matters not related to this complaint.

Overall I'm satisfied that Vanquis has dealt fairly with Mr S's complaint and I can't fairly order it to do anything further in the circumstances of this complaint.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 May 2019.

David Singh
ombudsman