

complaint

Miss S complains about the interest and charges that Vanquis Bank Limited has applied to her credit card account.

background

Miss S experienced financial difficulties.

She says she told Vanquis about those difficulties in October 2013. Vanquis says it wasn't told about those difficulties until February 2014 and wasn't provided with the evidence it had requested until March 2014. Vanquis has accepted it could have done more from this point to assist Miss S. It has offered to refund the interest and charges applied from March 2014, which is a total of £157.39.

In the adjudicator's view this was a fair offer.

Miss S disagrees. In summary she says:

- it has been much harder to deal with Vanquis than other financial institutions she has had to deal with since her difficulties;
- Vanquis only made the offer after this service became involved;
- Vanquis had made it impossible for her to contact it and discuss the matter in details; and
- it has hounded her.

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 the wider circumstances.

When a customer contacts a bank and says she is in financial difficulty it is required to respond positively and sympathetically. Vanquis has accepted that it didn't do this and has offered to refund all charges and interest applied to Miss S's account since March 2014. It has chosen this date as this is the date it says when Miss S supplied it with evidence it had requested about her hardship.

On balance, I consider Miss S first supplied the evidence in March 2014 having first notified it of her difficulties in February 2014. I agree with Vanquis and Miss S that Vanquis should have done more after February 2014.

Whilst Vanquis was required to respond positively and sympathetically to Miss S from the point it was notified of her financial difficulties this doesn't mean it was required to waive all charges and interest. But I consider its offer to refund all charges and interest applied since March 2014 is fair and reasonable in all the circumstances.

Going forward I urge Miss S to work with the bank and to give it information about her current financial position. I remind the bank of its ongoing obligation to respond positively and sympathetically.

During the course of looking at this complaint Miss S has told us she disputes some payments. This is being considered as a separate complaint and so, just to be clear, I make no finding about this.

my final decision

My decision is that I uphold this complaint. I order Vanquis Bank Limited to refund to Miss S's credit card account the interest and charges applied since March 2014.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss S to accept or reject my decision before 18 December 2014.

Nicola Wood
ombudsman