

complaint

Mrs M complains that Vanquis Bank Limited set up a repayment option plan on her credit card without her agreement. It also phoned her at work and harassed her.

background

Mrs M took out a Vanquis credit card in October 2010. The bank phoned her to discuss her application and in the course of that call offered her several options. One of these was the repayment option plan which the bank says was explained in full by the call handler. Mrs M agreed to take out the plan. Later Mrs M fell behind with payments and incurred charges and interest. She complained to the bank in late 2012 and the plan was stopped. She also complained that she was treated rudely by one of the call handlers. The bank refuted this after listening to a recording of the call.

In 2013 Mrs M complained to this service about both the plan and harassment by the bank. The adjudicator did not recommend that this complaint be upheld. He found that the recording of the call in October confirms Mrs M agreed to take out the plan after it was fully explained to her. During that call she also confirmed she was happy for the bank to phone her on her work number. Her manager has written to say when Mrs M was on holiday in the spring of 2013 he received frequent calls from the bank which he considers to be a form of harassment. The bank's call record does not show these calls. On balance the adjudicator considered that Mrs M had provided her work phone number to the bank and it was reasonable for calls to be made to that number. Mrs M did not agree and felt the bank should be more helpful as she is facing financial difficulties.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Mrs M has fallen into arrears with her credit card and is facing financial problems. She believes that the cost of the repayment option plan has contributed to these difficulties. That may be so, but she agreed to take out the plan and I find the bank cannot be held responsible for her decision.

As Mrs M fell behind with payments the bank sought to contact her using the phone numbers she gave it. This included her work number and it is not unreasonable for the bank to call her at work. However, Mrs M's manager complained to the bank that he received numerous calls while Mrs M was on holiday and after some effort he had the number removed from the bank's records. I am satisfied that the bank's records do not show an excessive number of calls. On balance I consider it is reasonable for the bank to try and speak to Mrs M about her account.

my final decision

My final decision is that I do not uphold this complaint.

Ivor Graham
ombudsman