

## **The complaint**

Miss H complained Vanquis Bank Limited (“Vanquis”) failed to refund her for a transaction on her account that she says was unauthorised.

## **What happened**

Miss H complained to Vanquis about a transaction on her account which she says she didn’t authorise. She contacted Vanquis on 5 February 2024 to complain about this. Miss H says she provided all the information it asked for, but she wasn’t receiving a response. This caused her stress and affected her general health.

On 24 April 2024 Vanquis responded and agreed the transaction was not authorised. It issued Miss H a refund plus fees charged on this amount. And it identified that it had taken a long time to provide her with an answer.

Our investigator considered this complaint and decided to uphold it, suggesting Vanquis pay Miss H £100 in compensation for the delay in investigating and responding to her complaint. Vanquis didn’t respond to this, so the complaint has been passed to me.

## **What I’ve decided – and why**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

I am pleased to see that Vanquis has now refunded the disputed transaction amount and associated fees. However, I do think Vanquis should have responded to Miss H much sooner that it did. I’ll explain why.

As the investigator said, Miss H’s complaint is a payment service complaint. And so, Vanquis should have responded to Miss H within 15 days, and at the very latest after a further 35 days. Miss H first complained to Vanquis on 3 February 2024, but it didn’t provide her a final response to her complaint until 24 April 2024. This is 81 days after the complaint was logged. So, I can’t see that Vanquis responded to her complaint within the required timescale, and it hasn’t disputed this or provided any evidence to suggest otherwise.

Miss H has told us about her general health and the difficulties she has been experiencing recently. I am sorry to hear that she is not keeping well. Miss H also provided evidence from her doctor about her condition and how the delay in receiving a response to her complaint has affected her. So, I have also taken this into consideration.

Overall, I am satisfied the disputed transaction has been refunded and her account has been put back in the position it should’ve been had this had not happened. However, I don’t think Vanquis responded to Miss H promptly, nor within the required timeframes.

## **Putting things right**

Vanquis Bank Limited should pay Miss H £100 in compensation.

**My final decision**

I am upholding this complaint as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 13 August 2024.

Sienna Mahboobani  
**Ombudsman**