

The complaint

Mr R complains that NewDay Ltd closed his credit card account without his authority.

What happened

In August 2022 NewDay sent Mr R a letter via his online service advising him that there were some changes to the card he held with them. The letter explained what Mr R needed to do to opt into the new card.

When Mr R tried to access the new card, he found that he was unable to do so. He contacted NewDay, who advised him that his account had been closed because he had failed to opt in to the new card.

Mr R raised a complaint. He said he'd clicked on a link to confirm his consent to the new card. He also said he'd found the process of renewing his card complicated due to his inability to understand complex written information.

NewDay didn't uphold Mr R's complaint. It said it had sent Mr R an email to let him know that the letter about the changes to his account was available to read in his online account managed. NewDay said it had also sent text messages and emails to Mr R about the steps he needed to take to opt in to the new card.

Mr R was unhappy with the response and complained to this service.

Our investigator didn't uphold the complaint. He said that NewDay had written to Mr R via his online service detailing the steps he needed to take and concluded that NewDay hadn't made an error by closing the account because Mr R had failed to opt in to the new account.

Mr R didn't agree so I've been asked to make a final decision.

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've reviewed the letter that NewDay sent to Mr R via his online account manager. The letter sets out the changes to the account and explains the steps that Mr R needed to take to opt in to the new account.

Mr R has said that he found it difficult to understand complex written information and that he didn't find the process of opting in to the new account very user friendly.

I've thought about what Mr R has said. Although the letter contains quite a lot of information, I think the letter is clear and concise in its explanation of what Mr R needed to do in order to apply for the new card. I think the amount of information provided is about right – there's enough information to make sure that the customer understands what they need to do, but not so much information that the key points are lost. So in relation to the content of the letter, I don't think NewDay acted unfairly or unreasonably here.

I appreciate that Mr R thought he'd opted in to the new account by clicking on a link. This service asked Mr R to provide the email with the link he'd clicked on but he hasn't been able to do so. The letter sets out the steps Mr R needed to take to opt in to the new account, and states clearly that Mr R needed to make a call to an automated phoneline and key in his account number. There's nothing in the letter which advises Mr R to click on a link in order to opt in to the new account.

Mr R has said that he didn't think NewDay was sensitive to his needs when it sent its final response. I'm sorry to hear that Mr R's health has been impacted by the closure of the account. However, I don't think NewDay treated Mr R unfairly when it closed the account. I'm satisfied that NewDay did enough to bring the changes to the account to Mr R's attention and to explain to him what he needed to do to opt in to the new account.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 4 September 2023.

Emma Davy
Ombudsman