

## **The complaint**

Mr M complains that MBNA Limited closed his credit card account without informing him.

## **What happened**

Mr M held a credit card with MBNA Limited ("MBNA"). In June 2023, he tried to purchase something with the card, but the purchase failed.

Mr M contacted MBNA about this. They told him that they'd sent a letter in February 2023 advising they would close the account if the card wasn't used before 18 May 2023. And, because the card wasn't used by then, MBNA closed the account.

Mr M complained to MBNA saying he didn't recall seeing the letter from February 2023 and hadn't received a copy of this by e-mail. He said MBNA hadn't sent him a reminder that the account would be closed or anything to confirm that it had been closed.

MBNA didn't uphold the complaint and said they wouldn't reopen the account. So, Mr M referred the matter to us. Our investigator didn't recommend that the complaint be upheld. He said he'd seen evidence that MBNA had sent the letter to Mr M in February 2023 and didn't feel that MBNA had done anything wrong.

Mr M didn't agree and so his complaint has been passed to me for a 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.

MBNA has sent us evidence which shows that Mr M last used his card to make a purchase in October 2020. So, I can understand why they decided to send Mr M notification that they would close the account if it wasn't used by a specific date as it appeared to be a dormant account. And credit card providers generally will take those steps if the card hasn't been used for a significant period of time.

Mr M says he didn't receive the letter in February 2023. I've looked at MBNA's account history notes for Mr M's account and can see there is an entry from February 2023 that they sent what they call a 'use it or lose it' letter to him. MBNA hasn't been able to send us a copy of the specific letter that was sent to Mr M, but they've sent us an example letter they send to customers in this situation. That sets out that the account would be closed if the card wasn't used by a certain date.

I appreciate that Mr M says he didn't receive this letter. On balance though, I think it likely that MBNA sent this to him bearing in mind their records indicate that this happened. I don't find that MBNA should have ensured the letter was delivered to Mr M as it would have been enough for them to have assumed that it would be delivered.

I can see why Mr M says MBNA should have sent him a reminder about the impending closure of the account and notification that it had been closed. But that was for MBNA to

decide, and although they may not have done either of those things, I don't find that this means that they acted unfairly towards Mr M.

Mr M has sent us screenshots showing the account still has an available credit limit. However, MBNA has confirmed to Mr M that the account is now closed, and I'm satisfied that this is the case irrespective of any information that's being shown about it online.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 February 2024.

Daniel Picken  
**Ombudsman**