

The complaint

Ms D has complained that Bank of Scotland plc closed her credit card account without warning.

What happened

Ms D's credit card account with Bank of Scotland was closed. She's explained that she wasn't made aware that this was going to happen, and when she raised the matter, was given differing explanations as to how she'd been contacted about it.

One of our investigators looked into what had happened. He was satisfied that Bank of Scotland had sent Ms D a letter dated 10 February 2023, to say she either needed to contact it or use the account by 10 May 2023, to keep it active. As neither happened, Bank of Scotland closed the account, in line with its terms and conditions. However, he could see that Bank of Scotland had mistakenly told Ms D she'd been notified by email, rather than letter, and that it had paid her £40 compensation by way of apology for this. He thought this was fair.

Ms D disagreed. She wanted to see evidence showing a mark of the date and time the letter was sent.

The complaint has now 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.

Having done so, I'm not upholding it. I know this will be disappointing for Ms D, but I'll explain why.

I know Ms D is concerned because she was initially told she'd received the notification by email, but was later told it was by letter. On balance, I'm satisfied this was likely to be down to a genuine mistake. In fact, Bank of Scotland's system shows a letter was generated and sent on 10 February 2023. I know Ms D has explained she didn't receive it, and wants to see a mark of the date and time the letter was sent, as proof. But I think, on balance, that if a letter is showing as generated and sent, then it most likely has been. I appreciate Ms D's frustration, but I think the £40 awarded by Bank of Scotland, to apologise for the misinformation regarding the email, is fair.

Bank of Scotland has said Ms D may apply for a new credit card, and I also think this is fair.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 19 August 2024.

Elspeth Wood
Ombudsman