

The complaint

Mr M says Capital One (Europe) plc mis-handled the administration of his credit card account.

What happened

Briefly, Mr M said Capital One made several errors on his account from June 2023 onwards. These problems included, but weren't limited to, being unable to access its app at times, not being given proper notice before Capital One added balances to his account, and having difficulty speaking to someone regarding a refund he was due.

Unhappy with Capital One's responses to the issues he'd raised, and what he felt to be a lack of resolution, Mr M brought his complaint to this service.

One of our investigators looked into the complaint and recommended that it should be upheld. The investigator recognised that Capital One could have handled some issues better than it did. In particular, regarding not being given adequate notice of when, or how much, would be charged to his account. They considered that Capital One should pay Mr M £50 as compensation for the distress and inconvenience it had caused him.

Mr M didn't agree with the investigator's findings, saying they'd only partially investigated his complaint. He said the errors Capital One made were 'extremely serious' and that £50 was nowhere near enough compensation. The complaint was passed to me to review afresh.

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 thought very carefully about all the issues Mr M's raised regarding the actions of Capital One and their alleged impact on him. In line with this service being quick and informal, I won't address them all in setting out my decision. Rather I've focussed on the key issues that I believe go to the heart of the complaint.

I'm also aware that Mr M's raised numerous other complaints with this service about various financial businesses, including Capital One. I've sought to avoid addressing matters that are being, or have been, considered as part of those separate complaints.

Having done so, I uphold this complaint in part. I'll explain why.

It's clear that Mr M's unhappy with the overall level of service he's been provided with by Capital One. For instance, it seems Mr M had trouble on occasion accessing the app. Capital One hasn't been able to say why to his satisfaction. Mr M says Capital One didn't comply with its own service standards in coming back to him about a fraud investigation. When he raised these issues with Capital One he felt it failed to give him an adequate response.

I understand that these issues have proved frustrating and disappointing for Mr M to have encountered. Although many of them didn't persist for long and were resolved relatively quickly. For example, while Mr M couldn't access the app on occasion, it seems he was generally able to log in at other times. I gather Capital One blocked Mr M's app access after notifying him it was terminating the account with two months' notice in line with the terms and conditions of his agreement. I don't consider that Capital One did anything wrong in taking such action.

That said, I agree that Capital One should have done better in dealing with aspects of Mr M's complaint. For example, during one call in July 2023 it seems Mr M was put on hold numerous times while speaking to multiple members of staff at Capital One. This is not the level of service Mr M would reasonably have expected to receive.

More importantly, Capital One accepts it didn't provide Mr M with enough time to add funds to his account to cover amounts it had added to his credit card balance. It apologised for these errors and, thankfully, I haven't seen any evidence to show Mr M suffered financial loss as a result.

It's not reasonable to expect that services will be provided without fault each and every time a consumer interacts with a financial business. On occasion, these dealings will unfortunately prove to be disappointing. On other occasions, a business' failings may prove to be more than merely disappointing and will result in material loss – whether financial or non-financial, or perhaps both. The latter is where compensation will start to become due.

In this instance, I'm persuaded that Capital One has caused Mr M loss to the extent that it ought to have offered him some compensation for the distress and inconvenience it had caused him. I realise Mr M's strength of feeling about the complaint and I'm sorry if he finds the award I make – of £50 – to be too low. But I think the award's fair taking all the circumstances into account.

Putting things right

Capital One should pay Mr M £50 as compensation for the impact of the distress and inconvenience it's put him to.

My final decision

For the reasons given, I uphold this complaint in part. I require Capital One (Europe) plc to put things right for Mr M as explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 24 May 2024.

Nimish Patel
Ombudsman