

## **The complaint**

Mr R has complained that Capital One (Europe) plc's poor customer service prevented him from using his card on 24 September 2023.

## **What happened**

On 18 September 2023, Mr R received a fraud alert text message from Capital One, followed by a telephone call shortly afterwards. Unfortunately, the call dropped, but Capital One didn't call him back.

As a result, he wasn't able to use his card when he tried to make a purchase on 24 September 2023. He then called Capital One, and the matter was resolved by the following day.

Capital One accepted that it should have called Mr R back when the line dropped, and offered him £25 compensation in recognition of this.

Unhappy with this, Mr R brought his complaint to our service. One of our investigators looked into what had happened, but thought that Capital One had done enough to put things right.

Mr R asked that his complaint be 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 agree with our investigator.

Capital One should have called Mr R back when the call dropped. Had it done so, this would have prevented Mr R being unable to use his card for the transaction on 24 September. I agree this must have been inconvenient and frustrating. However, Capital One then swiftly resolved things, and offered Mr R £25 by way of apology.

I'm satisfied that this is broadly in line with what I'd have awarded, so I'm not requiring Capital One to do anything further.

## **My final decision**

It's my final decision that Capital One (Europe) plc has already done enough to put things right. It must pay Mr R the £25 if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 22 May 2024.

Elsbeth Wood

**Ombudsman**