

The complaint

Mr O complains that the process Curve UK Limited (Curve) has in place to allow customers to notify it of potential fraud is inadequate. He would like compensation and Curve to either improve its priority support or remove it.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my 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.

Having done so I have reached the following conclusions: -

- I appreciate Mr O's frustrations. He noticed potential fraudulent transactions on his account but tells there was no emergency so no need to contact to log this. He feels having paid for the Curve Metal priority service there should be.
- I need to make it clear to Mr C that in this decision I can look at Curve's actions and how they impacted on him. However, it's not for us to tell businesses what services to offer so I can't, as he would like, tell Curve to improve or remove its priority service.
- I have investigated the service that Curve offers. It's a digital platform with most of its contact via app messages or email. And in the case of potential fraud its policy is for contact via email for audit purposes. It doesn't seem unreasonable to me that, for audit reasons, it has a documented trail of events.
- I have also looked at its full terms and conditions including those relating to the Metal service Mr O signed up and paid for. I appreciate Mr O feels that as he pays for the Metal Service, he should get an enhanced level of customer support including a contact number to log potential fraud. I can see no evidence in the terms and conditions that specifically relates to Metal service holders getting additional customer service support in the event of fraud. The terms and conditions are clear that in this situation customers should lock their card via the Curve app, advise Curve immediately by phone (a number is given and, the line is open for messages all the time) and stop using their card. I think there is a clear process in the event of a fraud concern. And I have noted, below, that the Fraud Disputes Team (FDT) did give Mr O an emergency contact number for future reference so I it was responsive to his concerns..
- In terms of the service Mr O received, looking at the chat history I can see that on 19 June 2024 he logged the potential fraud issue, was directed to the fraud submission form which he completed getting an acknowledgement giving a response timescale of 3-5 working days but flagging this might take longer and requesting any further information which Mr O duly supplied along with his intention to complain.

- On 20 June 2024 the complaints team responded as did the FDT, which explained the process to wait until pending transactions are completed giving merchants 7 days to make any refunds, asking Mr O to advise if this doesn't happen so it could progress appropriate refunds. It also gave Mr O an emergency telephone number for future reference, confirmed a new card has been issued with immediate access to a virtual card. On 24 June 2024 Mr O asked about two declined transactions. The FDT team responded the following day. Finally, when the complaints team asked its FDT to make Mr O's complaint a priority refunds were made on 8 July 2024.
- Whilst I appreciate it took approximately 3 weeks for Mr O to receive refunds, I don't feel Curve were unresponsive to the issues or untimely in its responses. Given Curve advised on 20 June 2024 of a 7 day wait to see if merchants made the refunds the earliest date it would have started the refund process would have been 27 June 2024. From what I understand when Curve asked its FDT to progress the refunds as a matter of urgency, they were already in the process of being done and were made the same day – 8 July 2024. That doesn't seem an unreasonable timescale to me.
- Whilst I appreciate Mr O's concerns it seems to me that Curve has followed its process according to its terms and conditions.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 18 November 2024.

Bridget Makins
Ombudsman