

## **The complaint**

Mr M complains about the level of service he received from Capital One (Europe) plc.

## **What happened**

Across September and October 2024, Mr M encountered some issues with Capital One. In summary, Mr M was unhappy he was provided wrong information; that a call was disconnected and Capital One didn't call him back, and finally that it took Capital One two working days to return some money he'd paid in error. Overall, Mr M was unhappy with Capital One's handling of the issues, and that he'd had to take extra steps – like speaking with a manager – to get things sorted.

Capital One responded to Mr M's complaint and addressed each of these issues; it agreed that some aspects of the service it had provided could've been better, and it paid Mr M £50 compensation for the inconvenience he'd suffered. Mr M, though, remained unhappy and he contacted this Service for an independent review.

An Investigator here looked at what had happened and, having done so, she agreed that Capital One's service could've been better. That said, in the circumstances, she thought it had made a fair and reasonable offer to put things right; so, the Investigator supported Capital One's £50 compensation payment as fair resolution to the complaint.

Mr M disagreed, and he asked for an Ombudsman's decision. Essentially, Mr M thought Capital One ignored the urgency of the situation and remained unhappy at the level of service he'd received. So, as no agreement has been reached, the complaint has been passed to me to decide.

## **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.

At the outset, I'll set out that while I know Mr M feels strongly about what happened – and that he's raised several points – I've focussed on what I deem to be the crux of the matter. That's because our role is to be an informal service; I don't intend any discourtesy in my approach, it's simply to align with that purpose.

There's no question here that the service provided to Mr M could've been better. Capital One acknowledges that; it's said as much in its correspondence with this Service, and with Mr M directly. So, I don't intend to cover whether something went wrong or not, given there's broad agreement that it did. The purpose of this decision then, is to determine whether Capital One has now done enough to put things right; I think it has.

Broadly speaking, the "right amount" of compensation is, by its very nature, somewhat subjective; and I do understand why Mr M considers this matter to have been quite serious.

That said, I think the issues here were dealt with reasonably quickly and without any further unnecessary inconvenience or confusion.

Mr M is certainly right when he says that insisting on speaking with a manager, for example, shouldn't have been necessary in this situation. There's no question either that the wrong information Mr M was given during a call, and him needing to call Capital One back after being disconnected, would've surely been frustrating. But I don't think any of that amounts to *significant* inconvenience and, as our Investigator pointed out, any inconvenience caused was thankfully short-lived. So, in the circumstances, I consider Capital One's £50 compensation payment to be enough to reflect the trouble here.

Moreover, Mr M's money, which he'd mistakenly sent Capital One, was returned to him within two working days. I must keep in mind that Capital One would've had to follow some internal processes to return that money; I don't think it intentionally didn't return the money any quicker, and I don't think two working days is an inherently unreasonable amount of time to process that refund.

To sum up then, in my view, Mr M was caused what I'd consider to be some mild inconvenience which can occur from time to time in our everyday lives. In saying that, I don't mean to downplay the matter; I'm aware Mr M had other bills to pay with the money he'd mistakenly sent Capital One, for example, and that would've been concerning. I can't, though, hold Capital One responsible for the initial mistake and, as I've said above, I'm pleased to see it returned Mr M's money quickly.

Fundamentally, what I'm considering here is whether Capital One has done enough to put right the inconvenience it caused. Overall, with its acknowledgement of the service Mr M received, and subsequent compensation payment, I think it has. So, with everything I've set out in mind, it follows that I don't require Capital One to take any further action.

### **My final decision**

My final decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 April 2025.

Simon Louth  
**Ombudsman**