

The complaint

Mr P complains that Curve UK Limited (“Curve”) took over a month to collect a cash withdrawal from his bank account and when it did it displayed a figure of twice the actual amount in his Curve account. Mr P wants Curve to correct this.

What happened

Mr P visited a cash machine while abroad to withdrawal some cash using his Curve card on 1 October 2024. The transaction at the rate that day equated to £271.99. Curve had a problem with collecting the money from Mr P’s bank account on the date of the transaction so to ensure the transaction completed Curve pre-funded the withdrawal itself with the intention of collecting the money later - in-line with its terms of service which allow it to do so.

For reasons that are unclear the money wasn’t collected until five weeks later – showing £271.99 debiting from Mr P’s bank account on 6 November. When Mr P checked his curve account on its app he saw that the transaction was recorded as twice the amount at £543.98.

Mr P complained to Curve about this. Curve didn’t uphold Mr P’s complaint as the action it took was allowed under its terms of service and its correct processes were followed. Curve agreed that the information recorded about the transaction in Mr P’s app is a mistake and provided some steps Mr P could take to try and correct the problem – such as deleting and reinstalling his app. Following this Curve said it would escalate his request to another team and have it looked into properly. It advised it would need some clear screenshots or a screen recording of what Mr P was seeing in the app.

Mr P was dissatisfied with this and so brought his complaint to this service. Mr P says Curve’s response was vague and is concerned that mistakes like this could happen in the future resulting in financial loss. Mr P wants Curve to fix the error in its app and have the correct transaction amount recorded.

One of our investigators looked into Mr P’s concerns and thought the action Curve had taken in pre-funding Mr P’s withdrawal was allowed by its terms and conditions and displayed good service. They agreed that the service could’ve been better regarding the delay in debiting his account but weren’t persuaded the impact these issues caused Mr P warranted compensation. Furthermore, they thought the advice Curve provided Mr P with on the steps he could take to correct the displayed transaction in Curve’s app were a reasonable way to get the matter resolved.

Mr P disagreed, he says he did take Curve’s advice but that the recorded transaction has not been rectified and has asked for an ombudsman’s 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.

I hope that Mr P won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr P's complaint is regarding the issues he's had with the collection and recording of a transaction he made using a Curve card while abroad.

It might be helpful for me to say here that as we are not the regulator, I cannot make Curve change its IT systems or processes – such as when it collects money from customers accounts or how this is displayed. These are commercial decisions and not something for me to get involved with. My role rather is to see whether Curve have made a mistake or treated Mr P unfairly and if it has decide what Curve needs to do to put that right.

Curve have explained that when Mr P made the withdrawal from the cash machine using his Curve card there was a problem with it collecting this from Mr P's bank account. So instead of declining the transaction it allowed it by pre-funding the amount itself. As this is allowed for under Curve's terms of service, I can't say Curve has made a mistake here and as I think this put Mr P in a better and more favourable position than if the transaction had been declined. I think the service provided by Curve here was fair and in-line with what I'd expect and so I don't think Curve did anything wrong here.

However, I think the delay in the processing and collection of the transaction of five weeks without any communication about this is disappointing and longer than I'd expect. And although Mr P had the benefit of the money during that period, I think this could also be viewed as an inconvenience as the money is a debt owed to Curve and Mr P may've been in a position where he had to keep an eye on his account to ensure there was enough money in it to settle this when Curve decided to collect it.

But as Mr P hasn't suffered any financial loss due to this and I haven't seen any evidence suggesting that the delay in the collection of the £271.99 caused any significant detriment – rather than a minor annoyance – I'm not persuaded that any financial compensation is warranted. Especially when weighed against the actions Curve took to ensure the transaction was processed – using its own funds at its own cost – rather than declining the transaction and causing Mr P inconvenience.

Mr P is also unhappy that the Curve app is incorrectly displaying the transaction as twice the amount withdrawn. Curve has accepted this is due to an error on its behalf in its app but assured Mr P at its end he's only been charged £271.99 and advised Mr P what he can do to correct the problem.

I appreciate that Mr P already experienced delays in Curve collecting the money and how frustrated he is that it has been recorded incorrectly on its app and it will be a further inconvenience pursuing this with Curve. But sometimes things don't go smoothly and technical errors occur – as in this case – but that doesn't mean it automatically follows that Curve has treated Mr P unfairly.

Curve wants to resolve the problem but needs Mr P's to take these steps first before pursuing the issue further with them which I don't think is unreasonable. If this hasn't fixed the issue for Mr P he now needs to pursue it further with Curve. As has already been explained I can't tell Curve what systems it needs to have in place or how it should fix technical issues when things go wrong. And nor is it my role to punish or penalise Curve for its performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority.

And so it follows I don't think Curve has treated Mr P unfairly and think it has done enough to support Mr P with the problems he's having and so I'm not going to ask it do any more.

My final decision

For the reasons I've explained I've decided not to uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 17 April 2025.

Caroline Davies
Ombudsman