

The complaint

Mr M complains about the service he receives from Capital One (Europe) plc when he contacts it about his credit card account.

What happened

Mr M has had three credit card accounts with Capital One – he says two are closed and one remains open. He says he called Capital One on 30 October 2024, to request a refund of £200. The agent he spoke to said she could see two accounts held with Capital One but couldn't see if they were open or closed. Mr M complains that he is always asked on the phone which account he wants to discuss – but he only has one account currently open, and it has been like this for months. He says Capital One should be reviewing his account prior to asking him which account he is calling about.

Mr M says he's been severely affected by Capital One's customer service. And he would like an apology and compensation.

Capital One didn't uphold Mr M's complaint. It explained that it links multiple accounts to make it easier for the agent to see the information about its customers. It said that this was a business decision it had made. It explained that the agent will be able to see multiple accounts, but they won't be able to see the status of the other account. It felt the agent who spoke to Mr M had followed the correct process.

An Investigator considered what both parties had said but they didn't uphold Mr M's complaint. Mr M didn't agree with the Investigator. He said that it shouldn't be standard practice to confuse customers in asking which account they are calling about. He added that he's only had one open account with Capital One for two to three years now, and all other accounts have been closed. He said it isn't good customer service to continually ask which account he is calling about – and he wouldn't have been calling asking for a refund for an account that has been closed for a number of years.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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 don't find it unreasonable of Capital One's agent to have checked which account Mr M was calling about. I would have expected Capital One to have asked the question to be sure it understood which account Mr M wanted to discuss before continuing with the conversation. Capital One has explained to Mr M the reason why it does this, and again, this isn't unreasonable.

While Mr M's other accounts were closed, it is still possible that he could have made a payment to a closed account in error – so checking the account first seems sensible to

ensure the correct account information was checked prior to continuing with the conversation.

Overall, I don't think Capital One provided a poor service to Mr M. And I'm not persuaded Mr M has been severely impacted by this.

My final decision

For the reasons set out above, 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 18 April 2025.

Sophie Wilkinson
Ombudsman