

## **The complaint**

Mr A has complained that Zopa Bank Limited didn't help him when his account fell into arrears while he was unwell.

## **What happened**

Mr A had a Zopa credit card, and fell into arrears in August 2024. He contacted Zopa on 1 November 2024, to explain he was in hospital. He asked for late payment fees to be removed, and then he'd pay the balance. Zopa agreed to refund one, but then didn't hear back from Mr A.

It then emailed him on 3 November 2024, to say that if he missed his next payment on 17 November, the card would be permanently revoked. As this payment was missed, it explained this would then happen.

Mr A contacted Zopa again on 19 November, and again requested all of the late payment fees be refunded. Zopa again said one would be, but the arrears needed to be cleared. As this didn't happen, the card was revoked.

One of our investigators looked into what had happened. He thought Zopa had behaved fairly. It had responded to all of Mr A's contact, and offered to waive a fee. He didn't think it was unreasonable to revoke the card, given the ongoing arrears.

## **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'm not upholding it. I'm sorry to hear that Mr A was unwell, and I hope he's now better. But I'm satisfied that Zopa engaged with him, and did offer to waive a fee. But as the arrears continued, I don't think it was unreasonable for Zopa to take the action it did.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 9 June 2025.

Elspeth Wood  
**Ombudsman**