

The complaint

Mr M complains that he was given incorrect information about his credit card account by Capital One (Europe) plc during a phone call.

What happened

Mr M contacted Capital One on 30 October 2024 to discuss a payment on his credit card account. When checking the account details, the agent mentioned that there was a security concern and that the account may need to be closed. They then transferred Mr M to a different department to discuss his query.

Unhappy with the information he was given, Mr M raised a complaint. He said his account had already been closed several months earlier – so didn't understand why he was told it might be closed. He said the agent should have reviewed the account details fully before speaking to him. He said the situation caused him a lot of worry and some sleepless nights. Capital One apologised for the incorrect information Mr M was given, and said it would provide feedback to its agent.

The complaint was referred to this service and was considered by one of our Investigators. They said although the agent gave Mr M the wrong information, he was already aware that his account had been closed. So, they didn't think Capital One's error had caused a significant impact to Mr M and said it had done enough to put things right by apologising.

Mr M didn't accept the Investigator's outcome. He said the agent had made a significant error by telling him his account might be closed – and that this caused him a lot of distress. He asked for the complaint to be referred to an Ombudsman for a final decision. So, it's 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.

It's not in dispute that Capital One's agent gave Mr M incorrect information about his account. I've considered the impact this had on Mr M and what should be done to put things right. An apology can be enough to put right an error in some circumstances – for instance, where the error is remedied quickly and hasn't caused a significant impact to the customer.

I can appreciate how being told his account might be closed could be upsetting for Mr M. Had the account still been open at the time, being told it might be closed could have caused some worry and stress. But Mr M's account was already closed – and he was aware of this. I also understand Mr M was later transferred to a different agent, and that the status of the account was reconfirmed during the call. So, although the agent's error may have resulted in some frustration and confusion for Mr M, I'm satisfied this would only have been for a brief period.

Capital One has apologised for its error and fed back to the agent that spoke to Mr M. I appreciate Mr M says the error caused him a lot of worry. But as he already knew the account was closed and because the error was corrected quickly, I'm satisfied Capital One has done enough to put things right by apologising. So, I don't require it to do anything further.

My final decision

For the reasons I've explained, my final decision is that I don't uphold Mr M's complaint about Capital One (Europe) plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 May 2025.

Stephen Billings
Ombudsman