

## **The complaint**

Mr M complains that Capital One (Europe) plc provided incorrect information about the outstanding balance on his credit card account.

## **What happened**

In January 2025, Mr M received correspondence from Capital One which included the outstanding balance on his credit card account. The balance listed was £1,256.57. Mr M says he called to check his balance the next day, and discovered it was actually £100 more than he'd been advised.

Mr M made a complaint. He said that if he hadn't gone out of his way to check his balance, he wouldn't have been aware of the error. He was unhappy he'd been given inaccurate information, and asked Capital One to apologise and compensate him for its error.

Capital One apologised for any confusion and inconvenience caused by the error and said it would pass on feedback about the incident. Mr M referred the complaint to this service. One of our Investigators considered the complaint and thought Capital One had done enough to put things right by apologising. Mr M didn't agree and asked for the complaint to be referred to an Ombudsman for a final decision. So, it's been passed to me to decide.

Mr M has also raised concerns about a holding letter sent by Capital One in connection with one of his previous complaints. That matter is being considered separately by this service, so I won't comment on it here.

## **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 provided the wrong balance to Mr M, and that the balance was £100 higher than it quoted in its correspondence. I've considered the impact this error had on Mr M and what should be done to put things right. The role of this service isn't to fine or punish a business for its mistakes. An apology can be enough to put right an error in some circumstances – for instance, where an error is remedied quickly and hasn't caused a significant impact.

In this case, Mr M says he called to check his balance the day after receiving the correspondence from Capital One, and that he was made aware of the error at that point. I can appreciate how being provided the wrong balance could have caused some confusion and frustration for Mr M. He also had to call to check what the correct balance was, which shouldn't have been necessary. But the error was corrected the following day, and I haven't seen anything to suggest that being given the wrong balance caused any additional problems for Mr M.

Capital One has apologised for its error and passed on feedback about the incident. For the reasons I've explained, I'm satisfied that the error didn't cause a significant impact to Mr M

and that it was put right quickly. Taking into account all of the circumstances, I think Capital One has done enough to put things right by apologising for its error. So, I won't be requiring it to do anything further.

### **My final decision**

My final decision 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 29 May 2025.

Stephen Billings  
**Ombudsman**