

The complaint

Mr U complains that Capital One (Europe) plc closed his credit card accounts.

What happened

Mr U opened a credit card account with Capital One in July 2006. He opened a second credit card account with Capital One in March 2012.

Mr U didn't use the cards regularly. He says that in 2019 he called Capital One to check whether the accounts were still active. Mr U says he asked whether he could merge the two accounts into one and have the credit limits combined.

In 2024 Mr U checked his credit file and noticed that the accounts had been closed. He complained to Capital One.

Capital One didn't uphold the complaint. It said both accounts had been closed on the same day in October 2019 following a request for closure by Mr U. Capital One said it had sent an account closure email to Mr U on 17 October 2019.

Mr U remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he hadn't found any evidence to suggest that Capital One had done anything wrong by closing the accounts.

Mr U didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mr U but I agree with the investigators opinion. I'll explain why.

It's not in dispute that Mr U called Capital One in October 2019. I haven't been able to listen to the call as Capital One doesn't retain calls going back this many years. However, Capital One has provided some notes from Mr U's account which show that both accounts were closed on 16 October 2019 with the reason noted as "too many cards".

I can also see from the notes that Capital One sent Mr U an account closure email on 17 October 2019 confirming the closure of both accounts.

Mr U has said that he didn't give authority for the accounts to be closed. However, based on the available information, I'm persuaded that this was Mr U's instruction at the time. If Mr U hadn't intended to close both accounts I would've expected him to respond to the account closure email sent on 17 October 2019 and explain that he hadn't wanted the accounts to be closed. But there's no evidence that Mr U attempted to contact Capital One again until January 2025.

Mr U has said that he didn't receive an email confirming the closure of the accounts. I can see that the email was sent to the registered email address that Capital One held on file for Mr U, so I can't see any reason why he wouldn't have received it. It's possible that the email may have gone into spam or junk, however, I'm unable to hold Capital One responsible for this.

I appreciate that Mr U says he never intended to close the account. However, based on the available evidence, it seems likely that this is what Mr U requested in October 2019.

Taking the available information into account, I'm unable to say that Capital One has made an error or treated Mr U unfairly. I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 19 August 2025.

Emma Davy
Ombudsman