

## **The complaint**

Ms A complains that Capital One (Europe) plc closed her account due to inactivity.

## **What happened**

In October 2014 Mrs A opened a Capital One credit card account.

On 4 May 2024 Capital One sent Ms A a letter advising her that the account would close if no transaction was made by 2 August 2024.

On 15 July 2024 Ms A called Capital One and requested a new card because her old card had expired.

Capital One sent Ms A a new card and she used it to make a transaction on 2 August 2024.

On 25 August 2024 Capital One closed Ms A's account.

Ms A complained to Capital One. She said she'd used the card as soon as it had arrived.

Capital One didn't uphold the complaint so Ms A complained to this service.

Our investigator didn't uphold the complaint. They said that Capital One had given Ms A reasonable opportunity to keep the account open.

Ms A 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 Ms A but I agree with the investigators pinion. I'll explain why.

I've reviewed the letter dated 4 August 2024. This stated that due to inactivity on the account, the account would be closed down unless a transaction was made by 2 August 2024.

Based on what I've seen, the letter gives a clear reason for the intended closure of the account and a reasonable timescale for Ms A to take action to avoid the closure.

I can see that Ms A contacted Capital One on 17 July 2024 to request a new card. This was close to the deadline of 2 August set out in the letter dated 4 May 2024. Ms A hasn't explained why she waited so long after receiving the letter dated 4 May to request a new card. Ms A has told this service that she only received her new card on 2 August and that she used it straightaway.

If Ms A had requested a new card sooner, she would've received it well before the deadline set out in the letter expired. As it was, Ms A didn't make a transaction until 2 August 2024,

which – in my analysis – was too late as the requirement was for her to make a transaction by 2 August 2024 (my emphasis added).

I understand that this has been a frustrating experience for Ms A but I'm satisfied that Capital One gave her reasonable notice of the closure of the account and reasonable time to take action to avoid the account closure.

In the circumstances I'm unable to conclude that Capital One made an error or treated Ms A unfairly when it closed the account.

I appreciate that Ms A was able to use the card after the account was closed. Capital One has addressed this point in the final response and has acknowledged that this was an error and that the card should've been cancelled on 2 August 2024.

For the reasons I've given 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 Ms A to accept or reject my decision before 14 August 2025.

Emma Davy  
**Ombudsman**