

## **The complaint**

Mr M is unhappy with customer service provided in relation to a credit card with Capital One (Europe) plc.

## **What happened**

Mr M spoke to Capital One about his credit card on 24 January 2025 on the phone.

Mr M was unhappy with the call. He said nothing was done to authenticate him on the phone which was a big security failing. He said staff told him he had two credit cards, but he only has one. And he said he was told the email address on his file was not the one he provided, which was incorrect.

Mr M complained to Capital One and it issued a final response in March 2025. It did not uphold the complaint.

This said, in summary, that Mr M had already successfully completed security via its automated service before he spoke to a staff member, which is why he wasn't then asked security questions.

Capital One said Mr M had an account that was closed in 2022, and this is what caused confusion when the staff member mentioned another account. Capital one apologised and confirmed Mr M now only has one account.

It said Mr M was asked if he wanted to update the email on his account after he gave the address, when this was already on file. It explained the staff member realised what happened and apologised for this mistake at the time.

Capital One also explained it had already dealt with a complaint from Mr M about its security procedures and it referencing a second account.

Mr M remained unhappy and referred the complaint to our service.

Our investigator issued a response and didn't uphold the complaint. She said, in summary, that it wasn't in dispute that Mr M was asked to update his email address during the call, when Capital One already had it. She explained during the call the advisor noted the mistake and confirmed the correct address. Our investigator said the impact on Mr M of this mistake would've been minimal as it was rectified very quickly and so said Capital One needed to take no action.

Our investigator explained Mr M had already received responses to complaints about referencing two accounts and staff not asking security questions. She said she didn't have anything to add to what Mr M had already been told about this and didn't think the complaint should be upheld.

Mr M disagreed. In summary, he said the issues had caused great distress, inconvenience and alarm. He said the fact no security had been completed meant he couldn't trust Capital

One ever again. And he said the mistakes made were serious and terrible.

Our investigator issued a second view. This said, in summary, that the issue with the email was rectified straight away and Capital One had apologised. She still thought no further action was needed.

She said it wasn't our place to tell Capital One how to run its security procedures and she was satisfied an automated verification system was in place, which meant if this was passed, Mr M wouldn't then need to answer further questions. She also said there wasn't any detriment here either way, as Capital One spoke to the correct person.

And she explained the impact of referencing a second account would be minimal as Mr M was already aware Capital One could see the closed account on his file.

Mr M said he didn't agree with anything that the investigator said. So, the complaint has 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.

Having done so, I do not think this complaint should be upheld. I'll explain why.

While Capital One has explained Mr M has already complained about some of the issues raised here, I'm still satisfied I can consider the specific call he complained about from 24 January 2025.

Mr M has complained about three main points here, so I will consider these in turn. Both parties should note where things have gone wrong, this has already been accepted. So, I don't intend to cover off what happened in any detail and will instead focus on what, if anything, needs to be done to put things right.

#### ***Security:***

Mr M complains that during the call he wasn't asked security questions. There's little I can add to what Mr M has already been told about this. Capital One explained he had already passed security checks on this call before he spoke to staff. I haven't seen anything to suggest this wasn't the case. And in any event, Capital One did speak to Mr M.

Having considered this, I can't see Capital One did anything wrong here and it needs to take no action.

#### ***Referencing second account:***

It isn't in dispute during the call Capital One made reference to Mr M having more than one account, when he only has a single account. Mr M already knows the reason this error happened – staff can still see the closed account on Capital One's system and this was mentioned in error.

I've carefully thought about everything Mr M said here. And I'm sorry to hear he found this so upsetting. But, considering things in the round, I'm satisfied Capital One apologising for this is enough to reflect the distress and inconvenience caused and it doesn't need to do anything further.

**Email address:**

Again, it isn't in dispute something went wrong during the call and Mr M was asked whether he would like to update his email, when the email he provided was already the correct one held.

I understand this must have been frustrating for Mr M. And again, I was sorry to hear how disappointed he was with Capital One for this mistake. But considering how quickly it was put right, I find the fact Mr M was apologised to at the time is enough to reflect the distress and inconvenience caused.

**Summary:**

In summary, I find Capital One do not need to do anything further to put things right under the circumstances of this complaint.

I do want to reassure Mr M that I've carefully considering everything he's said here, and I do appreciate his strength of feeling about the issues. But this doesn't change my opinion.

**My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 September 2025.

John Bower  
**Ombudsman**