

## **The complaint**

Mr M complains about a delay by Capital One (Europe) plc in returning money to his bank account.

## **What happened**

Mr M had a credit card account with Capital One. He says that Capital One advised him on 31 October 2024 that it would be returning £200 to him that he'd paid in error to that account and that the payment would be in his bank account by close of business the following day. He says that that didn't happen and the payment wasn't in his bank account until 4 November 2024.

Mr M complained to Capital One about the delay and said that it had caused him issues with paying priority bills. Capital One said that Mr M was correctly advised that the funds should be in his bank account by close of business on 1 November 2024 and the refund was sent to his nominated bank account on 1 November 2024. It acknowledged that his complaint wasn't investigated initially and that he was incorrectly informed that it was being addressed by this service. It apologised for the inconvenience caused but said that it didn't feel that any compensation was appropriate.

Mr M wasn't satisfied with its response and complained to this service about the delay in him receiving the refund. His complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. She said that the account notes and statements show that a faster payment of £200 was sent to Mr M on 1 November 2024 and she wasn't persuaded that there had been an error by Capital One.

Mr M didn't accept the investigator's recommendation so I've been asked to issue a decision on this complaint. Mr M says that Capital One specifically promised him that the funds would be in his bank account on 1 November 2024 but that promise wasn't kept and he got chasing phone calls from businesses asking him where the payments were that they were expecting which caused him a lot of distress and inconvenience.

## **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.

There doesn't seem to be any dispute that Capital One agreed to refund £200 to Mr M's bank account on 31 October 2024. Capital One says that it advised him that the refund should be in his bank account by close of business on 1 November 2024 and it has provided evidence to show that a faster payment of £200 was made on 1 November 2024.

Mr M says that Capital One promised him that the funds would be in his bank account on 1 November 2024. I've seen no evidence to show that Capital One promised him that the funds would be in his bank account on 1 November 2024 and I don't consider it to be likely that it would have made such a promise or would have guaranteed that the refund would be in his bank account by close of business on 1 November 2024.

1 November 2024 was a Friday and Mr M says that the refund was received in his bank account on 4 November 2024, which was a Monday and the next working day. Capital One made the payment on 1 November 2024 and I'm not persuaded that it was responsible for any delay in the payment being credited to his bank account.

Mr M says that he got chasing phone calls from businesses asking him where the payments were that they were expecting which caused him a lot of distress and inconvenience, but he's not provided any supporting evidence to show that he was chased by businesses for payments over the weekend of 2 and 3 November 2024 or on 4 November 2024.

I'm not persuaded that there's enough evidence to show that Capital One acted incorrectly in connection with the refund to be made to Mr M. I find that it wouldn't be fair or reasonable in these circumstances for me to require Capital One to pay any compensation to Mr M or to take any other action in response to his complaint.

## **My final decision**

My decision is that I don't uphold Mr M's complaint.

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

Jarrold Hastings  
**Ombudsman**