

## **The complaint**

Mr N complains that Capital One (Europe) plc ('Capital One') failed to process his balance transfer on his credit card account, and didn't investigate this issue fairly.

Mr N wants a full investigation, compensation and an apology.

## **What happened**

Mr N complained to Capital One when their app didn't let him complete a balance transfer. Mr N referred his complaint to the Financial Ombudsman Service because he was unhappy that Capital One denied there was an error. He didn't think Capital One had investigated.

Our investigator sought further information from Capital One and ascertained that, following their investigation, Capital One had identified an error using their app with Android devices. Our investigator considered Mr N had been inconvenienced by this, but could've reasonably mitigated his troubles by phoning Capital One. He recommended Capital One pay Mr N £50 for his distress and inconvenience.

Capital One agreed but Mr N didn't think the compensation was reasonable. Our investigator responded further to Mr N's concerns, but Mr N sought an ombudsman's decision. The matter then came 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I agree with the recommendations of our investigator. I have decided to uphold Mr N's complaint and I think Capital One should pay Mr N compensation of £50 for his distress and inconvenience.

It's accepted there was an issue with Capital One's app when Mr N tried to initiate a balance transfer. However I agree with our investigator that there was a reasonable alternative open to Mr N as he could have contacted Capital One by telephone to request they perform the balance transfer. This is an option given on Capital One's website, and they provide numbers for calling from abroad.

I don't agree with Mr N that this was a system-wide flaw and that phoning would not have helped. Capital One identified the issue was using their app with an Android phone, so I can't agree that instructing the balance transfer over the phone would have been affected by the same issue.

I accept it would have been inconvenient for Mr N to telephone Capital One at such a busy time for him, but I agree this was likely less inconvenient than multiple failed attempts to use Capital One's app over several days. I've seen evidence of the times Mr N was using the app, so I think it's reasonable to say he could have contacted Capital One within their opening hours, despite being in Australia.

Mr N's unhappy that he didn't get full details of the issue with the app until the matter came to our service. I think Capital One were clear in their final response that they were still investigating the issue, and given they are expected to respond to complaints within strict timescales I don't think it's unreasonable that they responded to Mr N's complaint with the information they had at the time. This wasn't a straightforward investigation and required a technical team to identify what had gone wrong.

In the circumstances, I am satisfied that £50 is a fair sum of compensation for Mr N's distress and inconvenience. I agree with our investigator that Mr N could have mitigated his troubles by telephoning Capital One to request the balance transfer. This would likely have saved Mr N some distress and inconvenience, so I think it's fair that Mr N's compensation reflects this.

### **Putting things right**

To put things right Capital One (Europe) plc must pay Mr N £50 for his distress and inconvenience.

### **My final decision**

For the reasons I've outlined, Capital One (Europe) plc must put things right as I've set out above.

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

Clare Burgess-Cade  
**Ombudsman**