

### **The complaint**

Mrs O complains about a credit card she had with Zopa Bank Limited (Zopa) being subject to security breaches and Zopa's level of professionalism when handling her concerns about those breaches.

### **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

An unauthorised transaction was attempted on Mrs O's account in October 2024. Zopa identified the attempted fraud and told Mrs O they'd disabled her card and could issue a new one. They offered £50 in respect of any distress and inconvenience caused. In April 2025 Mrs O noticed a couple of other unauthorised transactions had been attempted on the account. She complained to Zopa who said that the transactions were declined. They explained that as Mrs O's account had been defaulted, spending disabled and the card revoked the transactions wouldn't be able to go through. They went on to explain that they believed the attempted fraud was carried out using randomly generated account information but that they were unable to provide any further detail about the scam for security reasons.

Mrs O was unhappy with their response, and she referred her complaint to this service but when our investigator didn't think Zopa had been unreasonable Mrs O asked for a final decision by an ombudsman.

### **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 agree with the investigator's view of this complaint and for broadly the same reasons.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Fraudsters use constantly evolving techniques to access accounts, so it wasn't realistic for Zopa to prevent the attempts entirely. However, they were expected to have systems in place to monitor Mrs O's account and prevent fraudulent transactions. I'm satisfied they did this: Zopa identified the first attempted transaction as fraud and, by the time of the later attempts, the account had been defaulted and disabled, meaning no unauthorised payments could be made.

I understand Mrs O wanted a more detailed explanation of how the fraud was attempted, but for valid security reasons Zopa wasn't required to provide that. Mrs O also explained that she lives with several disabilities and feels Zopa didn't make reasonable adjustments, exposing her to distress and risk. She added that the second attempts occurred over Easter, which is an important time for her as a practising Christian, adding to her distress. Only a court can decide if Zopa breached the Equality Act 2010, but I've considered its principles when assessing reasonableness. I don't think Zopa could reasonably have done more: they identified the fraud, deactivated the account, offered a replacement card, and paid compensation for the inconvenience caused by the first breach. I consider that fair.

Mrs O was also concerned about professionalism, noting that Zopa used a template response and failed to replace a placeholder name. While I understand why that might have caused concern, I think Zopa's final responses addressed her points in sufficient detail.

Ultimately, I don't think Zopa acted unfairly, and I'm not asking them to take any further action.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs O to accept or reject my decision before 3 February 2026.

Phillip McMahon  
**Ombudsman**