

## **The complaint**

Mr S complains that Capital One (Europe) plc unfairly declined his request to increase the limit on his credit card.

## **What happened**

Mr S opened a Capital One credit card in December 2024. In his application, Mr S provided details about his circumstances including his income. A credit search was also completed and an affordability assessment was undertaken. Capital One approved Mr S' application and issued a credit card with a £200 limit.

Mr S has explained he went on to ask Capital One to increase the credit limit on his credit card. Mr S says he wanted a limit of around £4,000 to help him relocate. But Capital One declined Mr S' request for a higher credit limit and he raised a complaint.

Capital One issued a final response and said it had considered Mr S' request and applied its lending criteria. Capital One said it had correctly declined Mr S' request and didn't agree it had acted unfairly or uphold his complaint.

An investigator at this service looked at Mr S' complaint. They thought Capital One had fairly considered Mr S' request to increase the credit limit and its decision to decline it was reasonable. The investigator didn't uphold Mr S' complaint and didn't ask Capital one to take any further action.

Mr S didn't accept the investigator's view of his complaint so his case has been passed to me to make a decision.

## **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 understand Mr S had a genuine reason for asking Capital One to increase the credit limit on his credit card. But Capital One is required to ensure it lends responsibly when approving credit and follow the relevant rules and regulations. That includes completing borrower focused checks looking at things like the total amount of credit, duration of the agreement, costs involved and the circumstances of the customer. Where an existing limit is already in place, the business will also look at the account history. Capital One will also review a borrower's credit file to get a clearer picture of their finances and circumstances.

Here, I understand Mr S had a genuine need for funds which is why he asked Capital One to increase his limit. But Capital One is required to ensure it lends responsibly by applying its lending criteria – in line with the relevant lending rules. Capital One has to complete a robust set of lending checks before approving any increased borrowing.

In this case, I can see from the contact notes provided by Capital One that when Mr S asked to increase the limit of his credit card it considered his request. But Capital One has

explained that when it applied its lending criteria it wasn't able to approve the increase Mr S asked for. Whilst I understand how distressing that news was for Mr S, I'm unable to agree it was unfair for Capital One to decline his request where the increase in borrowing fell outside its lending criteria.

Mr S has explained that Capital One's decision has caused him a significant level of distress and inconvenience. I appreciate Mr S wanted to use the higher credit limit to help relocate and has told us that would have improved his quality of life. But, as noted above, unless Capital One is satisfied it's lending responsibly and in line with its lending criteria it can't extend increased credit. And I'm satisfied that Capital One reasonably considered Mr S' request to increase the credit limit and fairly declined it. I'm very sorry to disappoint Mr S but I haven't found grounds to say Capital One made a mistake or treated him unfairly.

I've considered whether the business acted unfairly or unreasonably in any other way including whether the relationship might have been unfair under Section 140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Capital One unreasonably declined to increase Mr S' credit limit or otherwise treated him unfairly. I haven't seen anything to suggest that Section 140A or anything else would, given the facts of this complaint, lead to a different outcome here.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 January 2026.

Marco Manente  
**Ombudsman**