

## **The complaint**

Mr B complains that Capital One (Europe) plc took a payment from him which was more than he intended to pay.

## **What happened**

Mr B holds a credit card with Capital One.

On 2 April 2025 Mr B received his credit card statement which showed that his balance was £47.50.

On 10 April 2025 Mr B believed he made a payment for £47.50 to pay the balance. However, he later discovered that a payment of ££55.49 had been taken.

Mr B contacted Capital One to query the payment but was unhappy with the customer service he received. He complained to Capital One.

Capital One didn't uphold the complaint. In its final response it said the statement had been produced on 2 April 2025 and the balance was £47.50. It said that Mr B had made a transaction to eBay on 2 April 2025 for £7.99 which was posted to his account on 3 April 2025, increasing the balance to £55.49. Capital One said that Mr B had made a payment of £55.49 via his online account on 10 April 2025. It said that Mr B had chosen to pay the balance on the account at that date and not the statement balance. It said it would return the difference of £7.99 if Mr B contacted them with his bank details. Capital One said it hadn't taken any money fraudulently and that having reviewed the customer service that Mr B received, it was satisfied that the agent had been polite and professional.

Mr B remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said there was no evidence to suggest that Capital One had made an error or taken money fraudulently. He also said he'd reviewed the call between Mr B and Capital One and was satisfied that the call was handled professionally.

Mr B didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr B but I agree with the investigator's opinion. I'll explain why.

I've reviewed the account history. I can see that when the statement was issued on 2 April 2025 there was a statement balance of £47.50. I can also see that by the time Mr B made a payment to the account on 10 April 2025 a further £7.99 had been spent on the account, bringing the account balance to £55.49.

Mr B made a payment to his account on 10 April 2025. When making a payment, customers are presented with options which include making a minimum payment, paying the statement balance or paying the account balance. In this case I think it's likely that Mr B selected to pay the account balance of £55.49 rather than the statement balance of £47.50 when he made his online payment.

Having reviewed the online payment process I haven't found any evidence to show that Capital One was actively involved in this process. So, I'm unable to say that Capital One made an error or took a larger payment contrary to Mr B's instructions.

Capital One has offered to refund £7.99 to Mr B if he wishes, which I think was a fair and reasonable way to try and resolve the complaint. If Mr B does choose to proceed in this way, it's important to note that his balance on the following months statement will increase by £7.99.

I've gone on to review the call between Mr B and Capital One. I appreciate that Mr B was frustrated at what had happened with his payment. Having listened to the call, I think the call handler did their best to explain things to Mr B. I haven't found any evidence to suggest that the call wasn't handled professionally.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 22 October 2025.

Emma Davy  
**Ombudsman**