

The complaint

Mr E is unhappy with how Capital One (Europe) plc administered his credit card account.

What happened

Mr E took out a credit card with Capital One around December 2015.

Mr E explained he was having problems logging into the Capital One app and with cancelling a subscription. Mr E asked Capital One to help. Mr E explained to Capital One that he had difficulty using the phone.

He asked it to instead contact him via a popular video conferencing app, which I'll refer to as V, with the video being recorded. Mr E says this was a reasonable adjustment for Capital One to make in relation to his health conditions. But Mr E said Capital One refused. And Mr E also said Capital One then closed his account which he was unhappy with.

Mr E complained to Capital One. Capital One issued a final response to the complaint in March 2025.

This said, in summary, that Capital One didn't have the capacity or system design to contact Mr E via V. Capital One also said V was not secure and didn't meet its security measures.

Capital One explained how to reset the PIN to give Mr E access to the app. It also offered to help Mr E if this didn't work.

Capital One explained it couldn't cancel the subscription Mr E was unhappy with. But it said it had requested to block all transactions to it.

Capital One explained Mr E had asked to close the account. And it said it had credited the account with £5.32 as a gesture of goodwill in order to do this.

Mr E was unhappy with this response and referred the complaint to our service. He asked for £10,000 compensation, an apology and for the account to be reopened. And he said Capital One hadn't considered his request under the Equality Act 2010.

Our investigator issued a view and did not uphold the complaint.

He said, in summary, that Capital One's explanation for why it couldn't contact Mr E through V was reasonable.

He said Capital One had done enough to help Mr E access the app. He said Capital One had acted reasonably by blocking the subscription. Our investigator also said he thought Mr E asked for the account to be closed, so he didn't think Capital One had done anything wrong.

Mr E disagreed. He said the email sent to close the account was not from the address registered with Capital One. He said the email in relation to closing the account was drafted and signed on his behalf. And he said the investigator had misunderstood the complaint and

it was not about Capital One's refusal to use V.

As Mr E remained unhappy, the complaint has been passed 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.

Having done so, I do not think this complaint should be upheld.

In response to the investigator's view, Mr E said very clearly this complaint was not about Capital One refusing to use V. So, I won't consider this point further.

That means I think there are three questions for me to consider:

- Did Capital One do enough to help Mr E access the app?
- Did Capital One do enough to help Mr E with cancelling the subscription?
- Did Capital One receive an instruction from Mr E to close the account and did it act fairly when it did so?

Access to app:

Capital One explained to Mr E how to reset the PIN. And it said he could contact it further if he was still struggling to access it.

I find Capital One acted fairly and reasonably here.

Subscription:

Capital One explained Mr E had a continuous payment authority to a merchant which it couldn't cancel. I think this is likely correct and Capital One couldn't have cancelled this for Mr E.

Capital One instead said it requested to have all transactions from the merchant blocked. Capital One said it would also try to identify if the merchant tried to take a payment a different way and also block this. I think this was a reasonable solution to the problem Mr E had.

So, I find Capital One acted fairly and reasonably here.

Closing account:

I've seen an email that appears to be from Mr E to Capital One sent on 26 February 2025.

This said, "*The account needs to be closed*".

I understand Mr E said this email didn't come from an email address linked to his Capital One account. But the email included Mr E's email address, as well as his name, date of birth, address and some account details.

I've also considered that Mr E said someone else drafted and sent the email on his behalf. I've carefully thought about this, but I think it's likely the email did come from Mr E.

Having thought about everything, I think Capital One acted reasonably when it closed the account based on this email.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 23 December 2025.

John Bower
Ombudsman