

The complaint

Mr S complains about a balance transferred on a promotion rate to his credit card account with MBNA Limited.

What happened

On 30 December 2022, Mr S transferred a balance to his MBNA credit card account. The transfer was on a promotional rate of 0%, which Mr S believed to have been for at least 24 months.

Mr S says that without any adequate or clear information, MBNA started charging interest on the balance from April 2024. Mr S says he didn't get the SMS MBNA says it sent him about the promotional rate ending. And while he did receive the letter, it was only received two and a half weeks prior to the promotional offer ending, which didn't give him enough time to take the appropriate action. He adds that MBNA didn't send him an email or an app notification with a clear subject line or with any urgency letting him know the promotional rate was coming to an end; and that the communication he did receive was vague and didn't convey the urgency of the situation. He also didn't receive an alert to let him know when interest was being charged.

Mr S says that the result of all of this is that he has been charged £1,263.47 in interest that he wasn't expecting and could have avoided if he had been properly notified.

MBNA didn't uphold Mr S's complaint. It explained that the balance transfer Mr S completed was at a promotional rate of 0% for 15 months. MBNA felt it had communicated the end date of the promotional offer, by including this on his monthly statements, sending him an SMS and sending him a letter to let him know.

An Investigator considered the information provided by both parties, but they didn't uphold Mr S's complaint. They explained that the only balance transfer offer on Mr S's account when he applied for the transfer was at 0% for 15 months – there wasn't an interest free option for 24 months. They felt that MBNA had done enough to communicate the end of the promotional period with Mr S. And they didn't think MBNA had provided a poor customer service.

Mr S didn't agree with the Investigators view. In summary, he said:

- The crux of his complaint is that MBNA failed to provide him with clear and timely information about when the promotional offer was due to end. The only alert he received was a generic email on 11 March 2024, which had a vague subject heading. He said he was required to log into his account to view the message securely and this isn't something he does.
- There is no evidence that he received the SMS message.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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 considered all of the evidence available to me I won't be upholding Mr S's complaint.

I understand the main crux of the issue is now around MBNA's communication in relation to the promotional offer ending – so I will focus my decision on this point. However, for completeness, I'm persuaded the offer Mr S took out was 0% for 15 months, and I haven't seen anything to suggest that MBNA provided Mr S with a poor service.

When a promotional rate is coming to an end, I would expect for a firm to notify a consumer of this. How it does this, is up to the business. But in this case, I'm satisfied MBNA did enough to communicate with Mr S, as it had attempted to let him know via several different channels. I'll explain how MBNA tried to notify Mr S below.

- Statements – the end date of the promotional offer was on each of Mr S's monthly statements. And on the statement produced on 18 February 2024, it notified him the offer was due to end. Under the heading "Important Information" in large lettering, on the first page of Mr S's statement, it said "*Balance Transfer expiry message. Your promotional interest rate of 0.00% p.a for the balance transfer you made on 30 Dec 2022 is ending on 31 Mar 2024. After this, any remaining balance linked to this promotional rate will be charged at your standard interest rate for balance transfers*". It is my view that the messaging on the statement is of sufficient prominence, is clear regarding what was happening and when, and provided Mr S with sufficient time to take action. While I accept that Mr S might not have seen this, if he didn't check his statements, it was ultimately up to him to ensure that he viewed his statements each month. I can't find that MBNA did anything wrong here.
- SMS – I can see from MBNA's internal notes that it sent Mr S an SMS on 8 March 2024 letting him know the promotional rate was due to end on 31 March 2024. I understand Mr S didn't get this SMS. I don't know why this was. But given that MBNA had attempted to contact Mr S via a different method to let him know about the end of the promotional rate, I'm persuaded it did enough here. And I can't fairly conclude that Mr S not having received the message was as a result of something MBNA did wrong; nor was MBNA required to check the message had been delivered, as Mr S has suggested.
- Letter – MBNA sent Mr S a letter on 11 March 2024 letting him know that the promotional offer was due to end. In the complaint form Mr S submitted to this Service he said "*The letter was received only 2.5 weeks before the expiry — not enough time to take appropriate action*", suggesting that he received the letter but just that this didn't give him enough time to take action. The letter is clear in letting Mr S know that the promotional offer is coming to an end and when this was. And I'm satisfied two and a half weeks does provide Mr S with sufficient time to take action. But he didn't take action until many months after this letter had been received. So I can't conclude Mr S's losses were as a result of MBNA not providing him with enough time to take action.
- Email – Mr S has said that MBNA also sent him an email, but it had a vague heading and required him to log into his account to look at the message, which he didn't do. It

is ultimately up to Mr S to ensure he is reading correspondence sent to him by MBNA. Failure to do so could mean that he misses important information as has happened here. Aside from this, I'm required to decide if MBNA did enough to let Mr S know his promotional rate was coming to an end, and given that it had emailed him, letting him know there was information he needed to see, I think it did.

Based on what I've said above, it is very difficult for me to conclude that MBNA failed to let Mr S know his promotional rate was coming to an end in a clear and timely way. It told him on his monthly statements, text him, sent him a letter and emailed him. Therefore, I don't uphold Mr S's complaint, and I won't be requiring MBNA to refund any interest to Mr S.

My final decision

For the reasons set out above, I don't uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 26 February 2026.

Sophie Wilkinson
Ombudsman