

The complaint

Mr B complains that Curve UK Limited trading as Curve failed to process a transaction that meant he was charged interest on his credit card account with a different provider.

What happened

Mr B asked Curve to process a transaction for an amount just under £5,500 to his credit card account. It didn't do so and as a result Mr B was charged monthly interest. Mr B initially raised a complaint with his credit card provider and spent some time dealing with that. He later realised after comparing his payments against his transactions that it was Curve that hadn't processed a transaction. Mr B says he has paid between about £1,144 and £1,774 in extra interest charges which he would like refunded as well as an upgrade fee to Curve of £150 for the facility.

Curve accepts it made a mistake and has offered £150 compensation. It calculates the interest charged at £502.64 and has offered to repay that amount. Curve accepts the transaction should have been made in August 2023 but was made in January 2024.

Mr B brought his complaint to us and our investigator thought the compensation and interest offer appropriate. The investigator didn't think there any error in the interest calculation.

Mr B disagrees with that view and maintains he paid £1,114.74 on 28 January 2024 and three other payments in the previous months of about £630.23.

My provisional decision

I issued a provisional decision about this complaint and said as follows.

I looked carefully at both of Mr B's complaints as I thought it clear that initially he thought the fault must have been with his credit card account provider. I could see that he spent some time dealing with that business and could not understand why there was such a large balance on his account. I had no doubt about what Mr B said that he then looked at all of his statements and carried out a full check to discover what the problem was. That must have taken some time as there were a large number of transactions to check. So, I was satisfied that this was a problem that took some months to sort out and required Mr B to spend a considerable amount of time speaking to both Curve and his credit card provider. I had no doubt he was caused a significant amount of distress as well as inconvenience.

I didn't think £150 compensation provisionally was fair and reasonable and it did not fairly reflect the impact this issue had or how long it took to sort out. I thought that Curve should pay Mr B £300 compensation which I said was fair and reasonable for the reasons I had explained. I also thought that Mr B paid on the face of it £150 for the upgraded account which he clearly did not get the full benefit of.

I accepted the main part of Mr B's complaint was the interest calculation. I made clear to Mr B that we are not an auditing service, and it was not our role to calculate the exact amount of extra interest charged. I was satisfied that was a difficult calculation for a number of reasons.

I said the key to such a calculation must be the amount of the transaction and interest charged on that amount. I could see that Curve had made such a calculation which on the face of it appeared fair and reasonable. I appreciated Mr B had a different view, but I thought having looked at the accounts statements that there was an additional monthly balance in addition to the disputed transaction. I thought that would mean there was additional interest charged to Mr B outside of the disputed transaction and interest he would have been liable for in any event.

So, I thought overall that, whilst I accepted Mr B made the payments he said he did for interest, the amounts included interest for unrelated spending. There was for example interest charged before the August 2023 statement and the payment Mr B made in January 2024 for £1,144.74 did not appear to be for interest but the account balance. It follows that I had not seen evidence that Mr B paid more interest than Curve was offering to refund.

I said if Mr B wished to provide further evidence of why he says all of the interest he says he paid related to the disputed transaction, then I would of course consider it. But I thought on the face of it there was additional interest applied to legitimate spending.

Curve has accepted my provisional view, but Mr B has not replied to it.

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 have come to the same conclusion I reached in my provisional decision and for the same reasons.

Putting things right

Curve should pay a total of £300 compensation and refund the interest

My final decision

My final decision is that I uphold this complaint in part and direct Curve UK Limited trading as Curve to pay a total of £300 compensation less any payments previously made. It should also refund the interest of £502.64.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 November 2025.

David Singh
Ombudsman