

The complaint

Mr A's complaint relates to Curve UK Limited trading as Curve and its Fronted Service and fees. He says he's out of pocket and would like to be compensated.

What happened

A summary of what happened is below.

Mr A has a Curve wallet that he can use to make payments from cards with other providers. The service allows customers to use cards to make payments to merchants that wouldn't normally allow them to do so.

Since 15 November 2023, Curve Metal customers have had a £3,000 fee-free limit per 30-day rolling, for Curve Fronted transactions. When Curve Metal customers exceed this amount, they are charged a 2.5% fee by Curve. Prior to the change, Curve sent its customers a notification of what was coming.

Mr A wasn't happy with the change and how it was calculating the fees. He said the fees were being calculated in such a way that they were a detriment to the customer. He asked Curve to refund the fees charged and compensate him for his trouble and upset.

Curve rejected Mr A's complaint. It said, the fees had been calculated in accordance with how the feature works. Dissatisfied, Mr A referred his complaint to us. He submitted, Curve had implicitly acknowledged the error in March 2024 by changing the way the fees were calculated, but they had refused a retrospective credit.

One of our investigators looked into things and didn't think Curve had made a mistake and needed to do more. He explained, the 30-day rolling limit was the combined total of all transactions made during a 30-day period. Once you reached day 31, transactions that were completed on day 1 of the 30-day period will start to "drop off" and the limit will increase again by the amount of the transaction that's dropped off.

Mr A disagreed with the outcome and asked for his case to be referred for a decision, in line with the second and final stage of our process. He believed Curve were misrepresenting information and treating him unfairly.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues in reaching a fair resolution.

It's clear Mr A feels strongly about his complaint. He has a history of using Curve to make Fronted payments and the exchange of correspondence between the parties, shows he's been expressing his dissatisfaction about this for a few years. This includes his unhappiness with the mid-contract change of the Terms and Conditions which he considered unfair because it disadvantages him as a regular Curve Fronted user. He mentions the overall change in the clause but also how fees are calculated by Curve. I've thought about what he has said, and whilst it's open to Mr A to reject Curve's terms, I have less sympathy where he's then continued to use that service when he believes this is disadvantageous to him. Curve can change its terms on notification and Mr A can either accept this or change providers.

Mr A makes the point that Curve have failed to distinguish between Fronted fee-free transactions, and Fronted fee-paying transactions which means it miscalculated the fees for its Fronted service. He says, *'This means that the fee-paying transactions have counted towards the fee-free limit. If any Fronted transaction, even a fee-paid one, takes place less than 30 days after a previous transaction, it will prevent the transaction from dropping off.'*

Curve says despite Mr A believing that this isn't how the system was intended to work, this is how the system was designed. The 30-day rolling limit is the combined total of all transactions made during a 30-day period. I appreciate Mr A doesn't like this, but I've not seen anything to suggest Curve is miscalculating the fees or it's because of an error that it has changed the terms. I realise Mr A will be disappointed with my decision, but these are my conclusions. Mr A has mentioned the small claims court to Curve before, and this may be his best option if he remains unhappy with things. But for completeness, my decision marks the end of our review. I'm not going to require the business to do anymore.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 March 2026.

Sarita Taylor
Ombudsman