

## **The complaint**

Mr C complains Capital One (Europe) plc didn't do enough to help when he couldn't use his credit cards while abroad.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat it at length here. In summary, Mr C holds two credit card accounts with Capital One (branded as Post Office and Think Money). While abroad in June 2025, Mr C tried to make a payment via his Post Office credit card, however this was declined. Mr C says this meant he wasn't able to book accommodation for that night, had to sleep on the beach, was bitten by mosquitos and due to his medical conditions could have died.

Consequently, Mr C complained. Capital One explained that the attempted payments for accommodation were declined due to insufficient funds being available. Capital One however acknowledged that when Mr C had called for help two days later, it could have done more to assist. It said it can, at times during exceptional circumstances make funds available as a gesture of goodwill, however this wasn't discussed. Capital One paid Mr C £100 to apologise for this.

Unhappy with Capital One's response, Mr C referred his concerns to the Financial Ombudsman. One of our Investigator's looked into what happened and thought Capital One's response was reasonable, so didn't recommend it do anything further.

Mr C disagreed with our Investigator's opinion setting out that he was unable to buy medication and that without access to this it could have fatal consequences. As the matter wasn't resolved, 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.

I've given consideration to the relevant rules and regulations applicable to this complaint and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.

Having done so, I've reached the same conclusions as our Investigator for broadly the same reasons. I appreciate this answer will come as a disappointment to Mr C and isn't meant in any way to diminish the undoubtedly challenging experience he faced while abroad. However, I think Capital One's response to the complaint was reasonable, so won't be directing it to do anything further.

Mr C attempted to book accommodation via his Post Office credit card on 14 June 2025. However, this payment was declined as Mr C didn't have available funds on his card. I'm sorry to hear Mr C then had no option but to sleep on the beach, resulting in mosquito bites which were serious to his health. However, I haven't found Capital One made an error here.

It was asked to process a payment which would have taken Mr C above his credit limit, so in line with the terms and conditions of the agreement, declined to accept this payment. Added to this Capital One wasn't aware of Mr C's circumstances at this time.

Capital One was then contacted by Mr C two days later, during a call in which he explained what had happened. Capital One said that the Post Office card Mr C had attempted to book accommodation through didn't have sufficient funds, however there were funds available on his Think Money credit card. During the call Mr C attempted to make a purchase on the Think Money card, however the call got cut off.

In response to Mr C's complaint, Capital One acknowledged that it may have been able to make funds available as an exception and apologised for not discussing this further. However, as this didn't happen, I can't say whether Capital One would have made these funds available – capped at £250, as it appears Mr C had funds available on his Think Money credit card. Added to this, I haven't been provided any information on whether Mr C had other funds available such as in a current account.

Mr C has explained he wasn't initially able to buy medicine and was eventually able to buy this through support from friends and family. I appreciate this must have been a concerning time, however I haven't seen that Mr C attempted to buy medicine on either of his credit cards, so haven't found Capital One prevented him from acquiring this.

I've also taken into consideration Mr C's concerns that he incurred further costs as he had to fly home and then return to collect his service animal. Again, while I'm sorry to hear of the challenges Mr C faced, I haven't found this was a result of an error made by Capital One. Rather when trying to book accommodation on 14 June 2025, Mr C attempted to make the purchase with a credit card that didn't have available funds. And for the reasons explained above, I don't think Capital One was unreasonable in declining this transaction.

In conclusion, while I'm sorry to hear of Mr C's experience abroad, I think Capital One's response to his complaint was reasonable so won't be directing it to do anything further. While Mr C wasn't able to book accommodation on 14 June, this wasn't due to an error made by Capital One. And while Capital One has acknowledged that it could have discussed further options when Mr C called for help, I think it's payment of £100 compensation to apologise for this is fair in the circumstances.

### **My final decision**

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 9 January 2026.

Christopher Convery  
**Ombudsman**