

## **The complaint**

Mr N complains about a letter he received from Capital One (Europe) plc in relation to a balance on his account.

## **What happened**

Mr N holds a credit card account with Capital One.

On 15 October 2025 Mr N received a letter advising him that there was a balance of £310.22 on his account.

Mr N was unhappy that there was no further information contained in the letter. He asked Capital One to provide a copy of his credit agreement, confirmation of whether the account remained with Capital One or whether it had been assigned, confirmation that his personal data hadn't been shared with any third party debt purchasers and confirmation that his data wouldn't be shared with any credit reference agencies whilst the matter remained disputed. Mr N asked Capital One to suspend any collection activity and mark his account as disputed.

Mr N says he continued to receive calls, texts and emails from Capital One regarding payments despite having asked for collection activity to be suspended.

Capital One issued a final response in which it didn't uphold Mr N's complaint.

Mr N was unhappy with the final response and brought his complaint to this service. He says he wasn't provided with a copy of the credit agreement or any evidence supporting the balance. He was also unhappy that he hadn't been provided with information about the status of the account and whether his data had been shared with any third parties.

Our investigator didn't uphold the complaint. They said that Capital One had stated that they had provided Mr N with relevant documents. The investigator said that based on what they'd seen Capital One had acted fairly with its requests for payment of the balance.

Mr N didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr N, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the account history. I can see that Mr N opened the account on 15 July 2024, when he was given a card with an initial credit limit of £200.

The statements for the account show that Mr N has used the card to make purchases. However, no payments have ever been made to the account.

Late payment fees were applied to the account in November 2024, and letters were sent to

Mr N advising him that he had missed payments. On 15 February 2025 Capital One sent a letter to Mr N advising him that he had permanently lost the use of his card because of the missed payments. The letter advised Mr N that the account could default and asked him to contact them.

I can't see that Mr N made any attempts to contact Capital One in response to the letter. On 13 March 2025 Capital One issued a Default Notice requesting that the account was settled in full. Mr N didn't respond to the letter and the account was defaulted on 15 April 2025, with a letter being sent to Mr N to confirm this.

At the point of default, the balance on the account was £310.22.

I've reviewed the account since the point of default, but I can't see that Mr N has made any payments. Accordingly, the balance remains at £310.22. I'm therefore satisfied that the letter sent to Mr N on 15 October 2025 was accurate.

Mr N has complained that he hasn't been provided with a copy of his credit agreement. This would have been provided to Mr N when he opened the account.

Mr N has also complained that his request for information regarding third party debt purchasers and credit reference agencies hasn't been addressed. Capital One has confirmed that the debt hasn't been assigned and that it remains with them.

Capital One – like all lenders – is under an obligation to report accurate information to the credit reference agencies. In this case, there are missed payments on the account, and the account has defaulted because of this. Based on what I've seen, Capital One has correctly reported the state of the account to the credit reference agencies and I'm unable to say that they've made an error.

Takin everything into account, I haven't found any evidence to suggest that Capital One has made an error or that it has treated Mr N unfairly. Therefore I won't be asking Capital One to do anything further.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 25 February 2026.

Emma Davy  
**Ombudsman**