

The complaint

Mrs M complains she was mis-led by Capital One (Europe) plc (Capital One) about the credit limit she would receive prior to being accepted for a Post Office credit card. She's also unhappy her credit file will be affected for 12 months, despite her cancelling the account only hours after it was opened.

What happened

- Mrs M applied for a credit card in September 2025. Prior to submitting her full application, she says she was told she was pre-approved for a credit limit of £10,000.
- As Mrs M progressed with the application she was told she was eligible for the credit card, but not for the whole credit limit. At this time, a credit limit of £6,000 was shown.
- After completing her application, Mrs M was told a much lower credit limit had been agreed. Because the limit wasn't sufficient for her needs, she closed the account the same day it had been opened.
- When cancelling the credit card, Mrs M was provided with conflicting information regarding the presence of the account on her credit history. She later complained to Capital One.
- Capital One didn't uphold Mrs M's complaint saying when making an application, consumers may be pre-approved for a credit limit higher than they are offered once an account opens because they are only able to get a snapshot of a consumer's credit file until a full application is assessed.
- Capital One also clarified hard searches completed during application background checks would remain on consumers credit files for 12 months but the details of her withdrawn account would be removed six to eight weeks after it had been closed. Mrs M didn't agree and referred her complaint to our service.
- One of our Investigators looked into things, but she didn't uphold the complaint saying she didn't think Capital One had acted unfairly by providing Mrs M with what they had deemed to be an appropriate limit.
- Our Investigator said, as credit limits are never determined until an application is accepted, she didn't think Capital One had done anything wrong and that as they have an obligation to report applications to the credit reference agencies (CRAs), she was unable to ask them to remove it.
- Mrs M said she was misled into believing she was applying for a Post Office credit card, when in reality the lender was Capital One and reiterated that the information prior to submitting a full application said they could offer her £10,000, which turned out not to be the case.

As a resolution couldn't be reached, this complaint has come 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.

Having done so, I've decided not to uphold this complaint for these reasons:

- Capital One has confirmed the credit card Mrs M applied for offered a potential credit limit of between £500 and £6,000.
- So, I'm persuaded when Mrs M progressed past the initial eligibility check, it's more likely than not the £6,000 she saw in the background, was reference to the maximum credit limit that could be approved.
- When Mrs M then proceeded to submit a full application, a hard search on her credit history was completed, essentially leaving a footprint on her credit file.
- The credit card agreement digitally signed by Mrs M during her application explains under clause 2 'Opening your account' of the terms and conditions, that prior to the account opening, Capital One would need to run a few background checks and, only once she'd passed those checks, would she be told her credit limit.
- So, I think it ought to have been clear a guaranteed credit limit hadn't been approved prior, until after her full application had been assessed. I also think it ought to have been clear prior to submitting a full application that while she was applying for a Post Office credit card, the lender behind the card was Capital One. The agreement she electronically signed said this.
- Finally, I understand Mrs M has been told some conflicting information in respect of her credit file, but I'm satisfied Capital One clarified things in their final response to her, and I don't think she's been placed in a worse position as a result of any incorrect information she received.
- Capital One explained that the hard search would stay on Mrs M's credit history for 12 months. While I understand she cancelled the card the same day, the hard search reflects her application for the credit card. She did apply and it's right her credit file reflects that.
- Capital One confirmed the actual account would be removed from Mrs M's credit file within six to eight weeks. I can see from the account notes provided that the account was deleted from all the CRAs Capital One use in October 2025.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Capital One (Europe) plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 11 March 2026.

Sean Pyke-Milne
Ombudsman