

## The complaint

Mr C complains that Curve UK Limited applied multiple blocks to his account, causing him inconvenience and disrupting his financial arrangements.

## What happened

Curve is an e-Money institution, which allows its customers to spend money by adding and verifying cards issued by other providers in its app. The customer can then use the Curve card to make payments through the added and verified cards.

Curve says that Mr C has opened six accounts in total, although the first of those had already been closed by the time of the events leading to this complaint. This complaint therefore concerns five accounts in total. Curve's records show the following actions on each of them:

- Account 1 was blocked on 6 July 2025. Mr C cancelled it the same day, before the block had been reviewed.
- Account 2 was created on 6 July 2025 and blocked on 8 July 2025. The block was lifted on 9 July but reinstated the same day. Mr C cancelled the account on 12 July 2025.
- Account 3 was created on 12 July 2025 and blocked on 16 July 2025. The block was lifted on 17 July but reinstated the following day. It was reviewed on 21 July, and the account was blocked again. A further review took place on 22 July, and the account was blocked again on 3 August 2025. Curve disallowed the account on 11 August 2025.
- Account 4 was created on 19 July 2025 and blocked the same day. Mr C cancelled it the same day.
- Account 5 was created on 11 August 2025 and blocked the same day. Curve closed it on 13 August 2025.

Curve said that the actions it took were justified and appropriate in the circumstances. As a gesture of goodwill, it offered him £10 by way of compensation. But Mr C said that it was unfair and confusing to have so many blocks in quick succession, especially as they were often lifted and the reinstated almost immediately. He said he had not received clear communication about his accounts. He referred the matter to this service.

One of our investigators considered what had happened. He thought that the information which Mr C had received had been contradictory and misleading, although he accepted that Curve had been within its rights to block the accounts. He recommended that Curve pay Mr C a further £150 by way of compensation.

Mr C accepted the investigator's assessment, but Curve did not. It disputed that it had provided Mr C with misleading or contradictory information and asked that an ombudsman review the case.

I did that and issued a provisional decision in which I said:

*I have set out above what Curve has told this service about its actions. I have reviewed its account of events against what it told Mr C at the time and in its response to the complaint. In my view, those responses gave the impression that accounts 2 and 3 were not blocked after 9 and 22 July 2025 respectively. It seems however most unlikely that Mr C would have been able to use either of them effectively at any time.*

*However, it also appears from Curve's account of events that Mr C in some instances tried to respond to the blocking of his accounts by closing them and creating new ones. That meant that, briefly, he had two accounts open at the same time.*

*Curve has explained – in confidence, as this service's rules allow – why Mr C's accounts were blocked. It has not, however, provided any underlying evidence to support its view that it acted fairly, even though the investigator specifically requested it. So, whilst I accept that it could block accounts, I do not believe it has shown in this case that it acted fairly in doing so. Curve may therefore wish to provide further evidence in response to this provisional decision.*

*But I note as well that Mr C has not explained why, if indeed that were the case, he was unable to use the cards linked to his Curve account to make payments. Again, this was a question which the investigator specifically asked. Since I am not aware of any reason why he could not have used those cards, I believe that any inconvenience Mr C may have suffered was significantly less than might otherwise have been the case.*

*Overall, therefore, I agree with the investigator – provisionally at least – that Mr C should receive some compensation and that the £10 offered by Curve is not sufficient. In my view, a total payment of £100 would better reflect the inconvenience to which Mr C has been put.*

Curve acknowledged (automatically) receipt of my provisional decision but did not say whether it accepted my findings and did not provide any further evidence or arguments. Mr C indicated that he accepted my findings. He also said that he could provide proof that he did not carry his linked cards with him, but he did not send that evidence for me to consider. I have therefore reviewed the case for a final time.

### **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.

In the circumstances, I see no reason to change my view from that set out in my provisional decision. In saying that, I stress that I have considered the case file from the outset before reaching this final decision.

### **My final decision**

For these reasons, my final decision is that, to resolve Mr C's complaint in full, Curve UK Limited should pay Mr C £100 (to include the £10 already offered).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 14 April 2026.

Mike Ingram  
**Ombudsman**