

## **The complaint**

Miss B complains that Zopa Bank Limited has been deducting money from her credit card account and hasn't provided her with the service it should have.

## **What happened**

Miss B says that Zopa has been deducting random amounts of 'pence' from her credit card account. She has been monitoring her account and says this is becoming more frequent. She also says Zopa hasn't provided the service it should have as it sent her an email response to her complaint and then a separate email responding to her health issues which she felt showed this was an afterthought. She has also said she received an email on 24 April 2023 about changing the terms of her credit agreement.

Zopa responded to Miss B's complaint on 4 April 2023. It noted Miss B's concern as being about the interest charged on her credit card account. It explained that there are two types of interest charge being purchase interest and cash/withdrawal interest. It said these were set out in the account terms and conditions. It said the charges on Miss B's account had been applied correctly. Zopa then sent a further email on 4 April saying that in addition to the previous response it noted Miss B mentioning her health problems and said that it had a customer care team which could provide her with additional support in managing her account.

Our investigator didn't uphold this complaint. He said that the deductions on Miss B's account were for the cash withdrawal interest which is calculated daily. He said the charges had been made in line with the account terms and conditions. He noted that Miss B's health concerns were addressed in a separate email but said this was sent five minutes later and offered appropriate advice.

Miss B didn't agree with our investigator's view. She didn't think her concerns had been fully addressed. She said Zopa's response was lacking in communication and understanding.

## **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.

Miss B opened an account with Zopa in November 2022. The account terms and conditions set out the interest that would be charged on purchases and cash/withdrawals and how this is applied to the account. Regarding cash/withdrawals the terms set out that a £3 fee applies for each cash transaction made with the credit card and that interest is added every day from the date of the cash transaction until the date the cash balance, and any associated interest, is paid in full. I appreciate that Miss B believes random amounts are being deducted from her account but having looked at her statements these show the transactions, charges and interest being applied and based on the evidence provided I do not find I can say that the charges have been applied incorrectly.

I can understand why Miss B is upset by how her health concerns were addressed by Zopa.

I appreciate that by sending the additional email after the response to her complaint, this appeared like an afterthought. I agree that it would have been better service had Zopa addressed all of Miss B's concerns in a single response, including acknowledging her health conditions and the offer of the additional support available. But, as the acknowledgement of Miss B's health conditions and the offer of support was provided very soon after the initial response (five minutes later) I do not think that Zopa is required to take any further action in regard to this issue.

Miss B also noted that Zopa had sent her an email about changes to her credit card agreement. I have looked at the email provided and this gives details of the changes that are being made and a route to contact Zopa if there are any questions. Zopa is required to inform its customers when changes to their agreements are being made and so I do not find that I can say it did anything wrong by sending this information to Miss B.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 8 February 2024.

Jane Archer  
**Ombudsman**