

The complaint

Mrs H has complained Capital One (Europe) PLC, trading as Capital One (Europe), treated her unfairly as regards the credit limit on her credit card.

What happened

Mrs H has a credit card with Capital One. It had a credit limit of £200, but due to an error, it applied an increase to £800. Once it realised it had done so, it: reduced the limit back to £200; refunded part of the balance, to ensure Miss H was back within her £200 credit limit; refunded interest that had accrued because of the increase; and paid £25 compensation. Mrs H was unhappy with what had happened, and feels that her limit was reduced, because Capital One became aware she was suffering from mental health difficulties. One of our investigators looked into what had happened, but thought Capital One had acted fairly, and there was no evidence it had reduced the limit because of Mrs H's mental health.

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 agree with our investigator. I know it must have been very upsetting for Mrs H to feel she was being discriminated against. But I'm satisfied that Capital One had applied the increase in error, so was reasonable in reducing it again, and taking the steps it did to put things right. I'm satisfied that Mrs H's mental health didn't form part of the decision to reduce the limit – I've seen no evidence that this was the case.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 15 February 2024.

Elspeth Wood
Ombudsman