

## **The complaint**

Mr W complains Clydesdale Bank Plc didn't close his credit card.

## **What happened**

Mr W held a credit card with Clydesdale and wrote to it asking to close the card. Mr W didn't get a response, so he wrote again, and Clydesdale called him.

Mr W couldn't pass security and asked to raise a complaint. Clydesdale sent some holding letters and Mr W brought his complaint to this service.

Clydesdale responded to Mr W's complaint and said it wasn't at fault as Mr W had failed to answer security questions correctly. Clydesdale didn't comment on the closure.

An investigator looked into things and thought Mr W's complaint should be upheld. The investigator explained Clydesdale couldn't close Mr W's credit card as there was a credit balance on it.

The investigator thought it was reasonable for Clydesdale to want to identify Mr W before paying out the credit balance and closing the account.

Clydesdale had said it would have sent an email to Mr W following the failed call, but it didn't have an address on file. The investigator thought Clydesdale should have written to Mr W to explain why it couldn't close the card.

And the investigator thought Clydesdale could have logged Mr W's complaint sooner than it did. The investigator said Clydesdale should pay Mr W £50 to compensate him. And the investigator said Mr W should call Clydesdale to close his credit card.

Clydesdale agreed with this outcome.

Mr W disagreed and thought £100 was fair to compensate him for the hassle. Mr W then received a letter from Clydesdale confirming his credit card had closed, but he hadn't called in to close it.

Mr W wanted an explanation as to why Clydesdale terms said he could write in to close his credit card but, despite writing in, that didn't happen until recently.

Mr W asked for an ombudsman to decide things.

## **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.

Mr W's credit card is now closed. Clydesdale's explained this is because Mr W had brought

his balance to zero.

Clydesdale said it couldn't close the credit card any sooner as there was a credit balance on the card.

This seems a reasonable explanation, and I think Clydesdale was being fair in not closing the credit card when it had a credit balance on it.

I also think Clydesdale was fair in wanting to identify Mr W before it paid out a credit balance. And this is even though the credit balance was relatively small.

Mr W first wrote to Clydesdale in January 2023, asking to close the credit card. Clydesdale says it received this letter and tried to call Mr W but couldn't get through. I've seen Clydesdale's notes to this effect, and I think this is what happened.

Clydesdale says it wrote to Mr W asking him to contact it by phone. It doesn't appear Mr W tried to call Clydesdale following this letter. I'm not sure whether Mr W received this letter, but I'm satisfied it was sent by Clydesdale.

Mr W wrote in again, in February 2023. Clydesdale received this letter and again made a call to Mr W. This time Clydesdale got through, but Mr W failed to answer the security questions properly and Clydesdale didn't continue with the call.

At this point I think Clydesdale should have written out to Mr W explaining what it needed him to do, bring his balance to zero and then it would close his credit card.

Instead, Clydesdale considered sending an email, realised it didn't have an email for Mr W and then just left things. I don't think Clydesdale did enough to help Mr W here.

Mr W then spent on his card, brought the balance to zero and Clydesdale closed the card.

Mr W has highlighted the terms of the credit card, and these say you can write in to close your credit card. And this is what's happened, Mr W hasn't had to call Clydesdale, it's closed his credit card in response to his letters in.

I accept the closure came some time after Mr W first wrote in, but this was because the balance on his credit card wasn't zero.

I wouldn't expect the terms to cover every single scenario around closing a credit card, but I think Clydesdale's abided by its terms. Mr W wrote in to close his credit and, once the balance was zero, it was closed.

The delay was due to Mr W having a credit balance on his card. And this was further delayed by Mr W not appearing to receive Clydesdale's first letter and then failing security questions. I can't say these were errors on Clydesdale's part.

But Clydesdale could have explained, in writing, what it wanted Mr W to do to allow it to close his credit card. And this might have meant his card closed sooner.

I think this short delay caused Mr W some inconvenience. And I think a payment of £50 to compensate for this is fair in the circumstances.

Mr W asked for more compensation, but I don't think I can hold Clydesdale responsible for most of the delay in closing his credit card. And since I think Clydesdale acted in line with its terms, I don't think it would be fair for Clydesdale to compensate Mr W further.

**My final decision**

My final decision is I uphold this complaint and Clydesdale Bank Plc should pay Mr W £50 to compensate him for the delay in closing his credit card.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 31 January 2024.

Chris Russ  
**Ombudsman**