

## **The complaint**

Mr A is complaining about Capital One (Europe) plc because it's not increased the credit limit on his credit card.

## **What happened**

Mr A has a credit card account with Capital One with a credit limit of £200. He's held the account for some time and is dissatisfied that this limit hasn't been increased.

Capital One didn't uphold Mr A's main complaint. But it did accept it gave him misleading information about when he should expect to receive its response and credited £25 to his account to compensate him for any distress and inconvenience caused.

Our investigator didn't recommend the complaint be upheld. He felt it's for Capital One to decide whether to increase the limit and that it hadn't done anything wrong in choosing not to. He also felt it had appropriately compensated Mr A for its error about when he should expect its response.

Mr A didn't accept the investigator's assessment and asked for the complaint to be referred to an ombudsman for review.

## **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 reached the same overall conclusions as the investigator, and for broadly the same reasons. I haven't necessarily commented on every single point raised. I've concentrated instead on the issues I believe are central to the outcome of the complaint. This is consistent with our established role as an informal alternative to the courts. In considering this complaint I've had regard to the relevant law and regulations; any regulator's rules, guidance and standards, codes of practice, and what I consider was good industry practice at the time.

As our investigator explained, it's ultimately for Capital One to decide whether to offer an increased credit limit and it's not appropriate for me to interfere in this process. In making that decision, Capital One must be mindful of the requirement to lend responsibly. It has said it reviews customer accounts every six to eight months to consider whether to offer a higher limit and takes a number of factors into account in reaching a decision. Amongst other things, these would normally include the customer's credit file and the conduct of their Capital One account.

I note Capital One did give Mr A misleading information about when he should receive its response to his complaint. I've no doubt this would have caused him a degree of unnecessary distress and inconvenience, but I think the impact would have been minimal and that it took appropriate steps to put things right before the complaint was referred to us.

It's for these reasons that I'm not upholding this complaint. I realise this outcome will be disappointing for Mr A, but I'm satisfied it's fair and reasonable in the circumstances.

### **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 Mr A to accept or reject my decision before 3 October 2024.

James Biles  
**Ombudsman**