

## **The complaint**

Miss B has complained about information Home Retail Group Card Services Limited, trading as Argos Card ('Argos'), placed on her credit file.

## **What happened**

In October 2021, a refund was applied to Miss B's Argos credit account, which cleared her account balance. However, Argos mistakenly charged her interest of £0.43. Accordingly, her account was showing as having an outstanding balance, which required paying. However, Miss B hadn't expected this, and didn't notice it until the end of January 2022, when she contacted Argos to pay the outstanding balance. I note this also included other items on her account – which were 'buy now, pay later', and not due until March 2022.

Subsequently, in July 2022, Miss B saw she'd had missed payment markers recorded on her credit file for two months. She complained to Argos, which initially said it hadn't made an error. However, it later acknowledged the mistake. To put things right, it offered Miss B £50 compensation and removed the missed payment markers.

Miss B didn't feel this was enough, so she brought her complaint to our service. She explained that the missed payment markers were on her credit file for six months, she was declined loans, and was inconvenienced by having to sort things out, particularly given that Argos initially said it hadn't made an error.

One of our investigators looked into what had happened. Taking into account all of the circumstances, he recommended that Argos pay Miss B a total of £200 compensation.

Argos disagreed. It said it would increase its offer to £100, but considered £200 to be too much. It said that Miss B hadn't queried the balance when she received her account statements in December 2021 and January 2022. It noted that the terms and conditions of her account require her to check her monthly statement. Further, she hadn't alerted it to the missed payment markers until July 2022, so it hadn't had the opportunity to correct things before then. Nor had Miss B evidenced that she'd suffered any loss as a result of the markers on her credit file.

The complaint's now been passed to me to consider afresh.

## **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 that £200 compensation is appropriate. I accept that Miss B should have checked her statements. However, ultimately, the mistake was made by Argos. And indeed, when she did report it, Argos initially denied responsibility. It's not possible to say for sure whether Miss B was declined credit based on these markers on her credit file. But, they certainly wouldn't have helped. Miss B has taken considerable time to sort this out, and I agree it's been both stressful and inconvenient. I think £200 fairly reflects this. For the

avoidance of doubt, this is a total of £200, as it's unclear to me whether or not Argos has already paid her £50.

### **My final decision**

It's my final decision to uphold this complaint. I require Home Retail Group Card Services Limited, trading as Argos Card, to pay Miss B a total of £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 17 August 2023.

Elspeth Wood  
**Ombudsman**