

The complaint

Mrs M complains about errors by Barclays Bank UK Plc trading as Barclaycard that led to missed payments recorded on her credit file.

What happened

Mrs M has a credit card with Barclaycard and has explained that it incorrectly billed her for two payments of £7.05 from March 2021. The payment was later refunded by Barclaycard in March 2022.

On 2 December 2021 Barclaycard sent Mrs M a statement that said she needed to make a payment of £5.61 by 29 December 2021. The payment wasn't made by that date.

On 5 January 2022 Barclaycard sent the next statement that said Mrs M needed to make a payment of £11.59 by 31 January 2022.

Mrs M made a payment of £5.61 on 10 January 2022. Mrs M spoke with Barclaycard on 10 January 2022 to discuss late payment fee she'd incurred the previous month and an agent agreed to refund it, along with associated interest. During the call, Mrs M asked about what payment she needed to make. The agent said account adjustments would show on the next month's statement and she needed to pay £11.59. No further payments were received by 31 January 2022.

On 2 February 2022 Barclaycard sent Mrs M a monthly statement that said she needed to pay £11.37 by 28 February 2022. A payment of £12 was received by Barclaycard on 1 March 2022.

In December 2022 Mrs M complained after finding missed payment information on her credit file. Barclaycard sent Mrs M a final response but didn't agree it had made mistakes or recorded inaccurate information on her credit file.

An investigator at this service looked at Mrs M's complaint. They didn't think Barclaycard had dealt with Mrs M's complaint fairly and didn't ask it to do anything else. Mrs M asked to appeal and said that when she spoke with an agent at Barclaycard on 10 January 2022 they agreed to refund the late payment fee and advised no further payment was required that month. Mrs M also explained she was owed £7.05 by Barclaycard which was paid in March 2022. As Mrs M asked to appeal, her complaint has been passed to me to make a decision.

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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if

I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

When Mrs M asked to appeal, she explained that Barclaycard's agent in January 2022 told her that no further payment was due. I wanted to hear what the agent said, so I asked Barclaycard to provide a copy of that call recording. The call recording is reasonably long and Mrs M discussed the payment due in December 2021, the late payment fee and refund of £7.05. The agent confirmed the late payment fee would be refunded. But during the call, the agent said that the adjustments wouldn't show on Mrs M's account until the following monthly statement was issued. And the agent explained Mrs M needed to make a payment of £11.59 by the date given on her statement. I appreciate Mrs M continued to explain that she didn't think any further payments were due, but at no point did I hear the agent tell her that was the case. I'm sorry to disappoint Mrs M but having listened to the call, I'm satisfied Barclaycard correctly explained Mrs M needed to pay £11.59 by the due date.

Mrs M has explained that the refund of fees and interest were owed to her as a result of mistakes by Barclaycard. But the agent advised that the amendments wouldn't take immediate effect and, as I've said above, confirmed Mrs M still needed to make the minimum payment quoted in the January 2022 credit card statement. The agent also confirmed the refunds would only show on Mrs M's next credit card statement. I'm satisfied Barclaycard's agent correctly confirmed the process for applying refunds and that Mrs M still needed to make a payment.

I understand why Mrs M is upset that the way payments were made has impacted her credit file. And I can see Mrs M made a payment of £5.61 on 10 January 2022. But that payment was made to make up the one that wasn't made in December 2021. Barclaycard has confirmed that because the payment was made within 14 days of the due date (28 December 2021), it wasn't actually recorded as missed on Mrs M's credit file.

Barclaycard's records show the payment that was due by 31 January 2022 has been recorded as missed with the credit reference agencies. Whilst I can see Mrs M did pay £5.61 on 10 January 2022, she needed to pay £11.59 by 31 January 2022. As the full payment due in January 2022 wasn't made, I'm satisfied Barclaycard has correctly recorded that payment as missed on Mrs M's credit file. I'm sorry to disappoint Mrs M but I haven't been persuaded it was unreasonable for Barclaycard to record the January 2022 payment as missed in her credit file.

The next payment of £11.37 was due on 28 February 2022 and Barclaycard received it on 1 March 2022. Barclaycard's records confirmed this payment hasn't been recorded as missed or late on Mrs M's credit file.

I'm very sorry to disappoint Mrs M but I haven't been persuaded that Barclaycard made a mistake in terms of the information it's recorded on her credit file. I appreciate there was a refund due relating to payments made during the early part of 2021. But the refund didn't influence what Mrs M needed to pay, as set out on the credit card statements Barclaycard issued. And, having listened to Mrs M's call with Barclaycard, I'm satisfied its agent correctly confirmed she still needed to make a payment in January 2022 which wasn't subsequently received. As I'm satisfied Barclaycard dealt with Mrs M's complaint fairly and has recorded accurate information on her credit file I'm not telling it to take any further action.

My final decision

My decision is that I don't uphold Mrs M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 28 July 2023.

Marco Manente
Ombudsman