

**Emily Davis**

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**November 1, 2023**

Customer Complaints Department  
FinTech Digital Bank PLC  
456 High Street  
London, UK, EC1A 1BB

**Subject: Formal Complaint Regarding Incorrect Late Payment Fee and Credit Report Error (Account No. 2468135790)**

Dear Customer Complaints Department,

I am writing to file a formal complaint regarding a late payment fee applied to my account, **Account Number 2468135790**, and the subsequent incorrect reporting to credit agencies.

On **October 25, 2023**, I attempted to make my monthly credit card payment of **£250.00** through your mobile application. The payment was due on the same day. However, when I tried to submit the payment, the app crashed repeatedly, and my payment was not processed. I have screenshots and a timeline of these events which I can provide upon request.

Despite my attempts, the payment was not registered as being made on time. As a result, a late payment fee of **£15.00** was debited from my account. Even more concerning, I have since been notified by a credit monitoring service that FinTech Digital Bank has reported a late payment to my credit file. This is inaccurate and has negatively impacted my credit score.

I have always maintained an excellent payment history with your bank and have never missed a payment. The failure to process my payment was a direct result of a technical fault with your application, not an oversight on my part.

I request that you take the following actions immediately:

1. Reverse the **£15.00** late payment fee and credit the amount back to my account.
2. Contact all relevant credit agencies to correct the erroneous late payment report and restore my credit file to its previous good standing.
3. Provide a clear explanation of the technical issue that caused the payment

failure.

I expect a response and a resolution to this matter within 14 business days. Please be advised that if this issue is not resolved to my satisfaction, I will escalate this complaint to the Financial Ombudsman Service.

Sincerely,

**Emily Davis**