

## **The complaint**

Mrs L complains about a missed payment recorded on her credit file by Nationwide Building Society.

## **What happened**

Mrs L has a credit card with Nationwide. Mrs L has explained that at the start of 2021 she suffered some serious health problems that affected her sight and required a stay in hospital. Mrs L has told us that during this time her ability to access account information online was severely affected due to problems with her sight.

In January 2021 Mrs L completed a balance transfer. Nationwide sent Mrs L a credit card statement that confirmed she needed to make a minimum payment of £85.89 by 24 February 2021. Mrs L made a manual payment of £30 on 29 January 2021 and a standing order payment of £60 was collected on 1 February 2021.

In February 2021 Nationwide issued a credit card statement that said Mrs L needed to make a minimum payment of £126.047 by 24 March 2021. Mrs L made a standing order payment of £60 and manual payment of £20 on 1 March 2021. On 2 March 2021 Nationwide received a follow up payment of £100.

In March 2021 Nationwide issued a credit card statement that asked Mrs L to make a minimum payment of £116.71 by 21 April 2021. A standing order payment of £60 was collected on 1 April 2021 but no other payments were received. Mrs L incurred a late fee of £12.

In April 2021 Nationwide issued a credit card statement that confirmed arrears of £56.57 on the account and a total payment of £191.79 due by 22 May 2021. A standing order payment of £60 was collected on 4 May 2021 and a manual payment of £865 was made on 12 May 2021.

Mrs L went on to raise a complaint with Nationwide about the missed payment recorded on her credit file. Nationwide issued a final response on 18 June 2021 but didn't agree it had acted unfairly and didn't offer to remove the missed payment from Mrs L's credit file.

Mrs L referred her complaint to this service and it was passed to an investigator. The investigator didn't think Nationwide had acted unfairly by reporting the missed payment on Mrs L's credit file. But they thought Nationwide should've done more to make reasonable adjustments for Mrs L after it learned about her health problems and difficulties with her sight. The investigator asked Nationwide to pay Mrs L £150 for the distress and inconvenience caused and take steps to adapt its future correspondence with her.

Nationwide accepted the investigator's view but Mrs L asked to appeal so 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 sorry to hear about the circumstances leading up to Mrs L's complaint. Mrs L has provided evidence to show she suffered health problems in around January 2021 that impacted her sight. I understand Mrs L spent some time in hospital during this time that that she was unable to read information available online or view Nationwide's mobile app. I can see this was a stressful time.

But I have to consider what Mrs L has told us about her health in addition to the other information available. I don't doubt what Mrs L has said. But I think it's fair to note that she was making payments in excess of the minimum required throughout this period. I've set out the payments made in January, February and March 2021 above. Each of these months was after the initial health problems arose. And in each month Mrs L made a standing order payment of £60 and a manual payment of varying amounts. I also think it's fair to note that a balance transfer was completed in January 2021, increasing the amount owed. I think it's reasonable to say this would lead to an increase in the minimum payment.

It's not clear why manual payments were made up to March 2021 but not in April 2021. I understand Mrs L has explained her husband was handling her finances at the time and unaware of the increase minimum payment. But, as noted above, in the preceding months manual payments had been made that ensure the minimum payment was met.

In addition, Nationwide has told us it was unaware of Mrs L's health during this period. Nationwide says Mrs L could've contacted it to ask for help and adjustments required to make its statements and correspondence readable. But no contact of that nature was received and Nationwide wasn't aware of Mrs L's circumstances. I think that's a reasonable point.

Nationwide is obliged to report accurate information to the credit reference agencies. As the full contractual minimum payment wasn't made in April 2021, I'm satisfied it had reasonable grounds to report that on Mrs L's credit file. I'm sorry to disappoint Mrs L but I haven't found grounds to tell Nationwide to remove the missed payment.

Our investigator thought Nationwide should've done more to ensure it made reasonable adjustments to accommodate Mrs L after it became aware of the problems with her sight. I agree as when Mrs L contacted it, Nationwide should've taken steps to ensure it was communicating in way that worked for her – including using larger text on its statements and correspondence.

In response to the investigator, Nationwide confirmed it can make various adjustments to help Mrs L going forward and provided. Nationwide said Mrs L could contact it to discuss the adjustments she needs. In addition, Nationwide agreed to pay Mrs L £150 for the distress and inconvenience caused. In my view, that figure fairly reflects how the issues raised have impacted Mrs L. As a result, I'm going to proceed on that basis and award £150.

## **My final decision**

My decision is that I uphold this complaint and direct Nationwide Building Society to settle as follows:

- Take steps to make reasonable adjustments to correspondence and account

information sent to Mrs L

- Pay Mrs L £150 for the distress and inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 20 May 2022.

Marco Manente  
**Ombudsman**