

The complaint

Miss H complains that Brent Shrine Credit Union Limited, trading as My Community Bank, and who I'll call "Brent Shine", were wrong to report a missed payment to her credit file.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Miss H, but I don't think Brent Shrine have done anything wrong here. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The fixed sum loan agreement Miss H had with Brent Shrine said:

"If you do not pay any amount due under this Agreement on time, we can report your late payments or default to credit reference agencies."

Brent Shrine have an obligation to report performance on consumer's bank accounts correctly. The account was on hold for a period at the start of 2022. No payments were received in February and March and a reduced payment was received in January. By the end of March 2022, the account was about £983 in arrears, and Miss H agreed to overpay for a few months in order to clear those arrears. But after the first overpayment was received the account was still in arrears so I don't think Brent Shrine were wrong to report a missed payment for that month, and I can't see they told Miss H they wouldn't do so.

I'm not therefore asking Brent Shrine to remove the missed payment as I think it was reported accurately.

My final decision

For the reasons I've given above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 29 August 2023.

Phillip McMahon
Ombudsman