

## **The complaint**

Mrs S complains that the layout of her statement in relation to a credit card held with NewDay Ltd trading as John Lewis Partnership Credit ("NewDay") is misleading.

## **What happened**

Mrs S is unhappy about the layout of her credit card statement. She says that the statement highlights the minimum payment due and calls this "payment requested" but that the actual balance is lower down the page in small print. Mrs S says that by making the "payment requested", the account holder doesn't clear the balance and incurs interest. She believes that this is an attempt by NewDay to trick customers into underpaying their credit cards so that they incur interest charges.

Mrs S complained to NewDay. NewDay didn't uphold the complaint. In its final response, NewDay said that the term "amount due" is an industry wide term used to advise the amount owing for customers to pay without breaching their credit agreement, which is done when they fail to pay at least the minimum contractual payment. NewDay said it included the statement balance for each month on the same page as the payment requested figure. NewDay said that the design of its statements was universal and that it was unable to change it for individual accounts.

Mrs S remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said that all the required information appeared on the credit card statement and that she couldn't find any evidence of an error by NewDay.

Mrs S didn't agree. She said that if you looked at other credit card statements it was made clear how much you had to pay to avoid going into debt. Mrs S said the NewDay statement was deliberately misleading.

## **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've reviewed the credit card statements provided by Mrs S to check that all the required information is contained within them.

I can see that the first box states "payment requested". The box below this explains that the payment requested is the minimum contractual payment. The box below this confirms the balance, which is the total amount outstanding on the account.

Mrs S is correct when she says that if a customer chooses to pay the amount in the "payment requested" box, it's likely that interest would accrue on the outstanding balance. However, it's up to a customer how much they choose to pay, and if the amount in the box

showing the balance was paid, then no interest would be incurred.

Although I understand that Mrs S doesn't like the way in which the information is presented, I'm satisfied that all the required information is contained on the statement. I also think it's clear that there's a difference between the "payment requested" and the balance on the account.

In order to uphold this complaint, I would need to be persuaded that NewDay has made an error or provided misleading or contradictory information. I'm not persuaded that this is the case here.

I appreciate that Mrs S would prefer the information displayed in a different way and she's made reference to other credit card statements that she's received. I can only look at the circumstances of this particular complaint and I've only reviewed the NewDay statements. However, the layout of the statement isn't something that this service is able to interfere with.

I understand that this isn't the outcome that Mrs S hoped for. However, I've been unable to find any evidence that NewDay has made an error here and I don't agree that the statements are designed to mislead customers. All of the required information is contained on the statements and if a customer wishes to avoid paying interest, then they simply need to pay the amount shown in the balance box.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 13 February 2024.

Emma Davy  
**Ombudsman**