

The complaint

Mr D has complained that when he tried to make a payment to his Madison CF UK Limited - trading as 118 118 - credit card, he wasn't able to link that account to his bank card.

This resulted in him being unable to make his due payment. Consequently, 118 118 has blocked his card and registered adverse information on his credit file.

To put things right, Mr D would like compensation, the outstanding balance cleared, and the adverse information removed.

What happened

Mr D has a credit card with 118 118. After not making a payment, his card was blocked, and adverse information was recorded on his credit file. Mr D feels this is unfair, as he tried to make the payment. But 118 118's systems prevented him from doing so.

One of our investigators looked into what had happened, but didn't recommend that the complaint should be upheld.

He considered that Mr D said he'd tried to add a debit card to his mobile app in order to make the payment, but had explained he hadn't been able to. And, although our investigator accepted that Mr D had tried to sort this out with 118 188, he was also mindful that Mr D was aware of other ways of making the payment – and had used those methods in the past. Further, 118 188 hadn't been able to find any issues with their app on this day.

As Mr D disagreed, his complaint's been passed to me.

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.

Having done so, I'm not upholding it. I know Mr D will be disappointed. It's not clear why he was unable to link his card, given there were no issues found with the app. And, I'm satisfied he'd been made aware of other ways to make his repayment – which he'd also used previously. As the repayment wasn't made, I'm satisfied that 118 118 responded to this reasonably in preventing further use, and recorded correct information with the credit reference agency.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 30 April 2024.

Elsbeth Wood

Ombudsman