

## **The complaint**

Mr C complains about the information Barclays Bank UK PLC trading as Barclaycard (Barclaycard) sent to the credit reference agencies about his account.

## **What happened**

In 2019, Mr C ran into financial difficulty and entered a debt management plan (DMP). Barclaycard defaulted his account with the balance at £1,715. After a complaint and discussions with Barclaycard, it was agreed to back date the default date to December 2018.

Barclaycard then showed the debt as 'defaulted' on Mr C's credit file from then until April 2021.

Mr C made regular payments into to his Barclaycard account and then in April 2021, paid the remaining debt off. Barclaycard then showed his account as 'satisfied' - and open with a nil balance from then on. This information was advised to the credit reference agencies (CRAs).

Mr C complained. He says Barclaycard should have shown his account as 'closed' from April 2021, when it was paid off. He says his credit rating has been affected by Barclaycard continuing to report his account, and so he hasn't been able to get any credit as a result. He says he contacted Barclaycard many times to get this altered but was ignored. This has led to distress and a worsening of his mental health.

Barclaycard said Mr C's account was paid and settled in April 2021. And that's how it was shown on his credit file. Barclaycard didn't uphold Mr C's complaint. The bank could see that Mr C had contacted the firm on several occasions and he had been advised of this each time.

Mr C brought his complaint to us. Our investigator didn't uphold it. She said the default was registered in December 2018 and the entry would be removed after six years. Even though the balance was shown as nil after April 2021, it is difficult to know if or how this may have affected his credit rating.

Mr C asked that an ombudsman look at his complaint and so it has come 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.

All banks (including Barclaycard) must report accurate information to credit reference agencies (CRAs).

Mr C's account with Barclaycard was reported as in default in December 2018 – it is not in dispute that this is correct. Such entries must remain on a customer's credit file for six years – so in Mr C's case, this was up to December 2024.

We asked Mr C for his credit file, and he sent his latest one dated January 2025. The Barclaycard default isn't shown on it – so the default entry from December 2018 has run off as expected.

In Barclaycard's records I've seen – the bank advised the CRAs of the default in December 2018. And then when Mr C paid it off in April 2021 – Barclaycard advised the CRAs that it was 'satisfied' as at that date - and had a nil balance from then on. 'Satisfied' – means the debt has been paid off.

So, I am satisfied that Barclaycard advised the CRAs of the correct information. The important point here is that the account was shown as 'satisfied' i.e. the debt had been paid off. And so other potential lenders could then see that.

Whether the showing of a 'nil' balance affected Mr C's credit rating or how other lenders assessed his credit standing can never be established – as so many factors feed into a lender's credit assessment, e.g. Mr C's credit records with other lenders. So, I can't say whether the nil balance affected his rating in any way.

Mr C has said he wasn't able to get other credit - but his credit file he sent to us does show he took out several new credit agreements after 2021, so there's evidence to show he could get some credit after that time in any case.

So – I'm satisfied that Barclaycard advised the CRAs of the correct information.

Mr C has said he asked Barclaycard to change its reporting several times – and he says he was ignored and was frustrated by this. I can see in Barclaycard's records that he raised these points with them in April 2022, July 2022 and December 2022. The bank's records show that Mr C was advised the reporting was correct – and that he should approach the CRAs if he wasn't happy.

I can see that Mr C feels strongly about his complaint – and he has gone through a difficult time. And so he will be disappointed by my decision, but I am not asking Barclaycard to do anything here. **(continued)**

## **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 March 2025.

Martin Lord  
**Ombudsman**