

The complaint

Mr C complains that Barclays Bank UK PLC trading as Tesco Bank reported incorrect information to the Credit Reference Agencies (CRA's).

What happened

Mr C says that Tesco reported to the CRA's that he only paid his minimum statement balance when he paid his full outstanding balance of £21.35. Mr C made a complaint to Tesco.

Tesco did not uphold Mr C's complaint. They said that from a review of his account Mr C had paid his full outstanding balance, and this would have been reported to the CRA's. They said they have no control over how the CRA's process and show the information they provide to them. Mr C brought his complaint to our service.

Our investigator did not uphold Mr C's complaint. She said that Tesco had reported full payments to the CRA's each month. Mr C asked for an ombudsman to review his complaint.

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 Mr C's Tesco statements (May 2024 – October 2024) to see his repayment history. It's clear he pays the full outstanding statement balance each month during this time. His statement balance showing on his August 2024 statement is £21.35.

Mr C's statement shows *"Minimum Repayment - the greater of the total of all interest and default fees charged on your statement plus 1% of the new balance shown on your statement plus any arrears carried over from your previous statement, or £25 plus any existing arrears carried over from your previous statement (or your full balance if it's less than £25)."*

Therefore Mr C's minimum payment required was showing as £21.35 on this statement, and this is what Mr C paid. Factually speaking, Mr C did pay his minimum payment, however, this factually was his full balance also.

The information from Tesco's systems that they sent to us shows that when Mr C paid the £21.35 repayment, there was a *"Payment Status"* of *"Full pmt"* (full payment). So I'm not persuaded that Tesco are specifically reporting to the CRA's that Mr C made only the minimum repayment.

How a CRA interprets the data Tesco sends them is outside of Tesco's control. But given how important this issue is to Mr C, he may wish to contact the CRA's directly to see if they would amend the information they display. He would be able to provide evidence of his Tesco statements to show he repaid the full outstanding statement balance, and he could also provide them with a copy of Tesco's final response letter where they confirm Mr C has

made full repayments.

Or Mr C may wish to consider registering a “*notice of correction*” with the CRA’s to explain what happened here. This is a short explanatory note that he can add to an entry on his credit file, to explain the background to that entry. So anyone who searches his credit report, such as a lender, would see the notice of correction and take the notice into account if they viewed his credit file. He would need to contact the CRA’s to do this. But it follows I don’t require Tesco to do anything further.

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 24 February 2025.

Gregory Sloanes
Ombudsman