

The complaint

Mr D complains that NewDay Ltd trading as John Lewis Credit Card changed his payment date.

What happened

Mr D holds a John Lewis credit card account with NewDay.

On 31 October 2024 Mr D contacted NewDay to query why his payment due date had been changed to 29th October without his consent. He was unhappy that he'd incurred a late payment fee. He said the payment due date should be on 1st of each month to coincide with his pay day.

NewDay advised Mr D that the payment due date hadn't changed on his account. Mr D remained unhappy and said he wanted compensation. He was transferred to the Complaints Team.

The Complaints Team said that NewDay hadn't made any errors. They explained that Mr D's cycle date was on 14th of each month, but that this could fluctuate if the 14th fell on a weekend or bank holiday. The complaints handler also explained that Mr D's payment due date would be around 15 days after the statement was generated.

Mr D remained unhappy and asked the complaints handler to change his payment date to the end of the month. The complaints handler did this but explained to Mr D that the change wouldn't take effect until the next statement was generated. The complaints handler said that no compensation would be offered because NewDay hadn't made any errors in the administration of the account.

NewDay issued a final response on 31 October 2024 rejecting the complaint. It said the payment due date was correct and in line with the terms and conditions. As a gesture of goodwill NewDay agreed to refund the late payment fee and interest that was due to be applied to Mr D's November statement.

Mr D remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that NewDay had shown that the payment date hadn't been changed, but that it had now (at Mr D's request) moved the statement generation date so that the payment due date fell at the end of the month.

Mr D didn't agree. He said he didn't think the late payment fee and interest had been removed. He also said that the poor customer service he experienced hadn't been addressed.

Because Mr D didn't agree I've been asked to review the 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 know it will disappoint Mr D, but I agree with the investigators opinion. I'll explain why.

I've reviewed the evidence and information provided by both parties. Based on what I've seen, NewDay didn't change the payment date. The information provided by NewDay shows that the statement generation date was always around 14th of each month and the payment due date was around 15 days later. There was no change to either the statement generation date or the payment due date, but non-working days meant that the payment due date in October fell sooner than Mr D was expecting.

I can see that the payment due date fell on 29 October 2024 because of the non-working days. The payment due date also fell sooner than the last day of the month in August for the same reason.

Based on what I've seen, NewDay didn't make any changes to the payment due date. I'm therefore unable to say that NewDay made an error.

I can see that NewDay has – at the request of Mr D – amended the statement date to 17th of each month, so that the payment due date falls at the end of the month. It also refunded a late payment fee and interest as a gesture of goodwill. I think this was a fair and reasonable response by NewDay to try and address Mr D's concerns.

Mr D has queried whether the late payment fee was refunded. Based on the information I've seen, it wasn't applied to the November statement. However, if Mr D has evidence to show that it was charged on the November statement, NewDay should review this and refund the fee if appropriate.

Finally, Mr D has said that his complaint about customer service wasn't addressed. I can't see that Mr D made a complaint about customer service. However, I can see that Mr D complained that he wasn't able to log into his online account on 31 October 2024. NewDay has explained that it was experiencing some technical issues on this date, which were rectified the same day. I can see that Mr D was able to contact NewDay by an alternative method, so he wasn't prevented from raising his complaint.

Taking everything into account, I'm unable to uphold the complaint. There's no evidence that NewDay made an error or treated Mr D unfairly.

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 Mr D to accept or reject my decision before 3 April 2025.

Emma Davy
Ombudsman