

## **The complaint**

Mr M has complained that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') hasn't been reporting his credit card activity to the credit reference agencies ('CRAs'), which has affected his creditworthiness.

## **What happened**

In November 2024, Mr M saw that his NatWest credit card was not on his credit file. It explained that this was because it doesn't report products that were taken out before 1999, but will now start reporting on the card.

One of our investigators looked into what had happened, but he didn't think NatWest had done anything wrong. He was satisfied that Mr M had taken out the card before reporting to CRAs was established. And any account opened prior to 1999 will not be reported, unless the customer requests it.

Mr M didn't think this was fair, so 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'm satisfied by NatWest's explanation, and this reflects standard industry practice. Reporting to CRAs wasn't done historically, and Mr M's card therefore fell outside its scope. While I can understand Mr M's frustration regarding historical data, and that he had to actively ask for the card activity to now be reported, I don't think NatWest did anything inherently unfair.

I'm pleased to see that the card activity is now being reported, going forward.

## **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 M to accept or reject my decision before 5 May 2025.

Elspeth Wood  
**Ombudsman**