

## **The complaint**

Miss H says Clydesdale Bank Plc trading as Virgin Money, were unreasonable to report missed payments to her credit file.

## **What happened**

The background to this complaint is well known to both parties so I won't repeat it again here. Instead, I'll focus on providing the reasons for my decision.

## **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 agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Virgin Money have an obligation to report accurate information about account performance to the Credit Reference Agencies (CRA's). Ordinarily, while a consumer is in a payment arrangement the account will be reported as such and any arrears that pre-exist will continue to be shown on the credit file. I think Virgin Money adequately explained that when they sent a letter to Miss H in May 2024 that outlined the arrangement they had agreed she would enter into.

In July 2024 when Miss H queried the missed payment that had been reported to her credit file the previous month, the advisor told her it would be considered as part of their complaint response to Miss H. But Miss H didn't receive a response about that. Virgin Money's final response, sent in September 2024, didn't consider it and, as such, I don't think it would be fair to report the missed payments that they did between June 2024 and when the account was brought up to date in February 2025 as I don't think they were a fair reflection of Miss H's performance on her account.

## **My final decision**

For the reasons I've given above, I uphold this complaint and tell Clydesdale Bank Plc trading as Virgin Money to remove any missed payment reports they have made to the credit reference agencies about Miss H's account performance between June 2024 and February 2025.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 18 September 2025.

Phillip McMahon  
**Ombudsman**