

## **The complaint**

Mr P complains that Barclays Bank UK PLC trading as Barclaycard applied late payment markers on his credit file and failed to update his account with his health issues.

## **What happened**

Mr P holds a credit card account with Barclaycard.

Mr P experienced financial difficulties. He says that when he contacted Barclaycard to ask for support, he was advised that missed payments under a payment suspension wouldn't impact his credit file.

Mr P says this advice turned out to be incorrect and the missed payments have been reported on his credit file. He complained to Barclaycard.

Barclaycard partially upheld the complaint. It said it should have updated Mr P's account with the information he'd provided about his health issues. It apologised for any frustration caused to Mr P and offered compensation of £25.00. In relation to the late payment markers, Barclaycard said these had been applied correctly.

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

Our investigator didn't uphold the complaint. He said he was satisfied that Barclaycard had acted fairly by paying compensation of £25 for the distress and inconvenience caused to Mr P by not immediately recording a vulnerable tag on his account. The investigator said there had been no error with the late payment markers.

Mr P didn't agree so 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 P, but I agree with the investigators opinion. I'll explain why.

Mr P has said that he was advised by Barclaycard that late payments wouldn't impact on his credit file. Barclaycard hasn't acknowledged that it gave incorrect advice, but even if it did, I'm unable to say that the late payment markers have been incorrectly reported. I say this because Barclaycard – like all lenders – have an obligation to report accurate information to the credit reference agencies. So, in a case where a consumer has missed a payment (for whatever reason) this information needs to be reported.

I can see that Barclaycard sent letters to Mr P about the late payments which explains that late payments need to be recorded.

I appreciate that Mr P feels very strongly that he hasn't been provided with adequate support by Barclaycard. He says he made several requests to suspend payments and agree a

payment plan, all of which were ignored. I've looked into this. I can see that Barclaycard sent several letters to Mr P setting out how he could contact them to get support. I can also see that Barclaycard agree a payment suspension where no charges or interest was applied to the account. Barclaycard asked Mr P to complete an income and expenditure form so it could agree an affordable repayment plan. However, I can see that Mr P didn't complete the income part of the form, so Barclaycard was unable to take this further.

Based on what I've seen, I think Barclaycard did try to support Mr P by placing a hold on the account. Ultimately, it wasn't possible to agree a payment plan because (in the absence of details of Mr P's income) affordability couldn't be assessed.

If Mr P still needs support, he can contact the Specialist Support Team at Barclaycard. In order to agree a payment plan, Mr P will need to provide full details of his income and expenditure.

Taking the available information into account, and for the reasons I've given, I'm unable to uphold the complaint,

### **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 to accept or reject my decision before 17 June 2025.

Emma Davy  
**Ombudsman**