

The complaint

Mr C complains that Barclays Bank UK PLC, trading as Barclaycard, hasn't set up a payment plan on his credit account and about the way that it has delay with him.

What happened

Mr C has a credit card account with Barclaycard and he complained to this service last year that Barclaycard had recorded missed credit card payments on his credit file. A decision was issued on that complaint in June 2024 in which the ombudsman said that he hadn't found any evidence that showed that Barclaycard had agreed to accept payments of £30 by way of a formal payment arrangement and he was satisfied that it had recorded accurate information on Mr C's credit file.

Mr C says that he didn't receive that decision and he continued to complain to Barclaycard about his account. It responded to him in October 2024 and said that it had spoken with him and discussed his concerns and his complaint had then been resolved and closed. Mr C wasn't satisfied with its response and complained to this service. He says that he has markers on his account and was under the impression that he had a payment plan.

His complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. He described what had happened and said that, from the evidence that he'd seen, he could see that Barclaycard provided information to Mr C that allowed him to understand what was occurring and why it had occurred.

Mr C didn't accept the investigator's recommendation and has asked for his complaint to be considered by an ombudsman. He says, in summary, that that investigator didn't look at the core issue of his complaint which is that Barclaycard should have put him on a payment plan when his original complaint was received but didn't, he'd complained to about its duty of care to him and that he feels discriminated against.

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.

A decision was issued in June 2024 by this service on a complaint that Mr C had made about his account. He says that he didn't receive that decision but I can see that it was sent to him by email in June 2024 using the email address that he'd provided to this service and which he continues to use. Mr C had made a complaint to this service and he'd said in March 2024 that he didn't agree with the investigator's recommendation and would like someone else to look into his complaint, but he then didn't contact this service about that complaint until January 2025. The ombudsman said that he hadn't found any evidence that showed that Barclaycard had agreed to accept payments of £30 by way of a formal payment arrangement and he was satisfied that it had recorded accurate information on Mr C's credit file. As an ombudsman has issued a decision on the complaint that Mr C had made to this service, I'm unable to make any finding in this decision about issues that were dealt with in that decision.

Barclaycard says that Mr C has been paying £30 each month to his account by direct debit but that often hasn't been enough to cover the monthly minimum payment. It says that its financial assistance team has regularly attempted to contact Mr C to discuss his account and any financial difficulties that he might be experiencing but, when it's been able to speak with him, he's requested a hold be placed on his account. I can see that it wrote to him in June, August, September, October and December 2024 to confirm that a 30 day hold had been put on his account. Those letters say that although the account is on hold: *"... we're staying in touch with the Credit Reference Agencies (something we have to do) and letting them know that you're not making your minimum payment each month. This could make it harder for you to get credit in the future"*.

Mr C clearly believes that he's agreed a repayment arrangement with Barclaycard but it says that there's nothing recorded against his account or that's been communicated to him to suggest that it had agreed a repayment arrangement. The June 2024 ombudsman's decision found that there wasn't any evidence that showed that Barclaycard had agreed to accept Mr C's payments of £30 as a repayment arrangement, I've seen no evidence to show that Mr C has specifically asked Barclaycard for a repayment arrangement and I'm not persuaded that it should have offered him a repayment arrangement when he'd asked for his account to be put on hold.

Barclaycard is required to report true and accurate information about Mr C's account to the credit reference agencies. I'm not persuaded that Mr C has provided enough evidence to show that the information about his account that's on his credit file isn't a true and accurate record of his payment history. I find that it wouldn't be fair or reasonable in these circumstances for me to require Barclaycard to remove any of the information about Mr C's account that it's reported to the credit reference agencies.

Mr C says that he's complained to Barclaycard about its duty of care to him and that he feels discriminated against, and he's described the impact on him of these events. I've carefully considered what he's said but Mr C has discussed his situation with Barclaycard's vulnerable customer support team and Barclaycard has explained the position to Mr C during its phone calls with him. It's clear that Mr C has very strong feelings about this situation but I'm not persuaded that there's enough evidence to show that Barclaycard has treated Mr C incorrectly or that it has dealt with him unfairly or unreasonably.

Barclaycard said that Mr C's January 2025 account statement required a minimum payment of £29.76 so Mr C's direct debit of £30 would be more than the minimum payment required. If that situation has continued, Mr C may no longer feel that he needs a repayment arrangement. If that's not correct and Mr C continues to want a repayment arrangement, I suggest that he contacts Barclaycard and asks it to put in place an affordable repayment arrangement. It's required to respond to any financial difficulties that he's experiencing positively and sympathetically.

When he complained to this service in January 2025, Mr C said that he wanted his credit file fixed and compensation because of the impact on his life so I appreciate that my decision will be disappointing for him as I'm not persuaded that there's enough evidence to show that Barclaycard has acted incorrectly in its dealings with him about his account. I find that it wouldn't be fair or reasonable in these circumstances for me to require Barclaycard to remove any of the information about Mr C's account that it's reported to the credit reference agencies, to pay him any compensation or to take any other action in response to his complaint.

My final decision

My decision is that I don't uphold Mr C's complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 July 2025.

Jarrold Hastings
Ombudsman