

The complaint

Miss E complains Barclays Bank UK PLC, trading as Barclaycard ('Barclaycard') wrongly reported a missed payment for her credit card to the credit reference agencies (CRA).

What happened

Miss E was required to make a payment of £77.85 to her account by 16 December 2024; however, as no payment was made Miss E was then required to make up the missed payment (£77.85) together with the next payment due (£80.22) by 13 January 2025.

Miss E made a payment of £77.85 to the account on 2 January 2025. And a payment of £80.22 to the account on 20 January 2025.

Barclaycard reported a missed payment to the CRAs for the month of December 2024, and Miss E raised a complaint about this which Barclaycard did not uphold.

Our Investigator noted Miss E's responsibility to make at least minimum payments to the account when due and concluded Barclaycard had, in the circumstances, fairly reported the missed payment to the CRAs as they were entitled to do in accordance with the terms and conditions of the account.

Miss E strongly disagreed with the Investigator as she said her reliance had been on the SMS Barclaycard had sent her about when she should make payments to the account. Miss E said the SMS reasonably constituted a change in the payment due date, she had adhered to the new payment date and so a missed payment marker should not have been reported.

Our Investigator did not agree that the SMS constituted a change to the payment due date that had been set out on Miss E's statement and remained of the view that it was fair for Barclaycard to report the missed payment to the CRAs.

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 have decided to not uphold Miss E's complaint for broadly the same reasons as our Investigator, as I'll explain.

The terms and conditions of Miss E's account set out that at least the minimum payment should be made to the account and arrive by the payment due date every month. The terms and conditions also set out that if a minimum payment is missed, then a late payment fee is added to a person's account. The terms and conditions recognise a missed payment where no payment is made, or only part of the payment is made, or if the payment is late (after the payment due date). The terms and conditions also set out that a person's records with the CRAs may be affected where there is a missed payment.

I've considered the reasons Miss E has given for saying that a missed payment should not be reported to the CRAs, but having given these reasons careful consideration there is not enough here to persuade me Barclaycard have acted unfairly or unreasonably in reporting a missed payment for December 2024 to the CRAs. I say this because:

- The minimum payment amount Miss E needed to pay was set out on her statements, and the statements also set out by when the payment should be paid.
- As noted above, the terms and conditions of Miss E's account explain when a payment is recognised as 'missed'. It is also generally accepted within the industry that a payment has been missed when a specific amount due by a certain date is not paid as per the terms of an agreement.
- The payment due by 16 December 2024 was not made as the direct debit was returned. This meant the payment rolled over to the next month and December 2024's payment was therefore missed.
- The payment that was made by the payment due date of 13 January 2025 was not the minimum payment which had been set out on Miss E's statement. This payment could therefore also be classed as missed – although Barclaycard decided not to report it as missed to the CRAs.
- SMS reminder was sent to Miss E on 18 December 2025 to request payment after her direct debit was rejected again, letting her know her direct debit had been cancelled, the payment was now overdue and to pay online, in the app or call Barclaycard.
- SMS reminders were sent to Miss E to make a payment by 13 January 2025.

The reminders were sent on 3 January 2025 (letting her know the payment received (on 2 January 2025) had been less than the minimum amount due and to pay £80.22 by 13 January 2025 to avoid a fee); 4 January 2025 (reminding Miss E to pay £80.22 by 13 January 2025); 13 January 2025 08:08 (reminding Miss E to pay £80.22 by 23:59 that day to avoid a £12 fee). There is nothing to suggest Miss E was not receiving these SMS, and I think it's fair to say these SMS were all reasonable reminders before the payment due date that payment was outstanding for that billing cycle.

- Although Miss E said she treated the content of the SMS she received after 13 January 2025 (which said she needed to pay £80.22 by 20 January 2025) as a new payment date, I think it's fair to say this was already after the payment due date had passed, so Miss E had already missed the payment due date. In the circumstances I've also not seen enough to persuade me the SMS Miss E was sent promised no impact to her credit file, or that the terms and conditions of her account had been changed.
- While Miss E said a few months earlier a rolled over missed payment with her Barclaycard had not had any impact to her credit file, this would have been at Barclaycard's discretion and part of their systems, processes and controls which it is not for me to interfere with. Similarly, I've considered what Miss E has said about Barclaycard refunding the late payment fee in January 2025, but again, I think it's fair to say this was at Barclaycard's discretion rather than a reflection of a change in the terms of Miss E's agreement as she suggests.

I was sorry to learn Miss E experienced a family emergency in January 2025, and I understand Miss E's financial standing is important to her. I would like to assure Miss E my findings here are not to take away from her intention to clear the outstanding balance on her credit card which I can see she is trying to do; but my role here is to consider what is fair and reasonable to both parties in the circumstances of this matter.

I realise this will come as a disappointment to Miss E, but overall, in the circumstances I think Barclaycard reporting one missed payment to the CRAs for December 2024, was not unreasonable. I've therefore not seen enough to persuade me Barclaycard have acted unfairly here.

My final decision

For the reasons above, my final decision is that I do not uphold Miss E's complaint.

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

Kristina Mathews
Ombudsman