

The complaint

Mr B complains about a missed payment appearing on his credit file in respect of the credit card he has with Barclays Bank UK PLC trading as Tesco Bank ('TB').

What happened

The parties are familiar with the background details of this complaint – so I will briefly summarise them here. It reflects my role resolving disputes with minimum formality.

Mr B says that in early May 2025 he discovered that he had a missed payment marker on his credit file in respect of his TB card.

Mr B says he had not received a paper statement by post in respect of the amount missed so believed no payment was due. Mr B says he caught up with the missed payment as soon as he became aware of it. However, he thinks that TB should have notified him about it sooner.

TB did not accept it had acted incorrectly. It said that Mr B had changed his preferences to e-statements only. And that recording a missed payment was a true and accurate reflection of what had occurred on the account. However, as a gesture of goodwill it removed the late payment fee and interest charges it had applied.

Our investigator did not consider that TB had acted incorrectly so Mr B asked for an ombudsman to look at things for a final 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.

While I might not comment on everything (only what I consider key) this is not meant as a discourtesy to either party – it reflects my role resolving disputes with minimum formality.

In considering what is fair and reasonable, I need to have regard to the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider having been good industry practice at the relevant time.

Credit files need to accurately reflect account activity, which is supported by relevant guidance from the Information Commissioner's Office. In this case there appears to be no dispute Mr B did not make the minimum payment requested in his statement dated 26 March 2025, by the deadline of 20 April 2025. Therefore, prima facie recording a missed payment on Mr B's credit file is not an unreasonable thing to do.

I know Mr B has said TB should have notified him of the missed payment sooner. From what I can see TB wrote to Mr B shortly after the payment deadline to tell him. But, in any event that wouldn't have made a difference to the reporting on his credit file here – as the payment had already been missed. And from looking at the terms of the account I can see that it

warns of the credit file impact of missing a payment. From what I can see there is no specified period in the terms where Mr B could have paid late and avoided the missed payment reporting here.

I have considered if there is some other reason that it would not be fair and reasonable for TB to record the missed payment here. In doing so I have thought carefully about what Mr B has said regarding the change to the method he received his statements, and how he thought he didn't owe anything because he didn't get his paper statement.

I note TB says when Mr B logged into his online account toward the end of February 2025 he changed his email address. It also says he also changed his statement delivery preference to e-statements only. It has provided screenshots of its systems which it says show this was changed. It says as a result Mr B got e-statements and reminder emails of when these were available (which Mr B says unfortunately went to his spam inbox).

Mr B does not deny logging into his TB online account to change his email address at the time. It also seems undisputed that during this session the statement preferences were changed. The systems info from TB is not 100% clear – but it shows a change to contact method was made at the time which resulted in Mr B being signed up to just e-statements when his March 2025 statement was published. The more pertinent question here is how this happened as Mr B says he doesn't recall changing his statement preferences. Mr B suggests a technical reason might mean TB changed these without his knowledge.

Of course it is difficult to know for sure if Mr B actively changed his statement preferences. From what TB has provided it seems more likely than not that he did. So on the face of it, TB has not done anything wrong here. However, I accept there is always the possibility some reason outside Mr B's control meant he wasn't reasonably aware these preferences had been updated. However, I don't think that changes my outcome here in any event. I will explain why.

Firstly, I can see from past activity on the account that Mr B would know roughly when his credit card payment was due every month. And around the time he would be expecting a statement (whether a payment was due or not). So had he not received a statement by post as expected it's arguably fair for him to have logged in to his online account to check if anything were owed within the usual payment window or contacted TB some other way.

Secondly, and in any event, Mr B appears to have received his February 2025 statement by post and seen it. I can see this was for £157.69 and he made a partial payment toward it on 28 February 2025 for £80. As he had not paid off the full balance owed, it follows he would be reasonably aware that he would still owe something the following month (the March 2025 statement which Mr B says he did not see was essentially the outstanding balance from the February 2025 statement plus some interest). So, I can't fairly agree Mr B could reasonably have assumed he owed nothing that month as he has said.

I note TB has removed the charges as a goodwill gesture. However, with the reasoning above in mind I don't consider it fairly needs to do more here.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 December 2025.

Mark Lancod
Ombudsman