

## **The complaint**

Miss V complains that Volkswagen Financial Services (UK) Limited , trading as Audi Financial Services (AFS) unfairly noted missed payments on her credit file. She would like this information removed and compensation for the distress and inconvenience.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving 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.

Having done so I have reached the following conclusions:-

- I appreciate that, as Miss V doesn't agree she missed any payments, it must be stressful to have missed payments noted on her credit file. It is important that credit files accurately report account information so I have to consider if what AFS reported was fair or not
- Both AFS in its final response letter (frl), and our investigator in her view, listed in detail, the payments made and payments returned on Miss V's account, so I am not going to repeat that information here. However I would like to reassure Miss V that I have considered very carefully all the payment information provided .
- Miss V doesn't dispute she didn't make a payment in April 2023 but has told us she asked in March 2023 to change her payment date. She says, in a phone call in April 2023 ,she agreed her April payment would be added to the end of her agreement. AFS has no evidence of that phone call and noted Miss V changed her payment date on its online portal not by phone.
- Had the missing payment been added to the end of Miss V's agreement I would have expected some written confirmation of this. AFS has explained, and evidenced, that Miss V's agreement was extended by one month, but as an indirect result of changing her payment date not because an agreement was made to add an extra month to cover a missing payment. With no evidence to support an agreement extension to cover the missing payment I can't reasonably conclude there was one..
- With no payment made in April 2023 this led to arrears on Miss V's account compounded by other payments not being made. I think what AFS reported on Miss V's credit file is accurate so I can't reasonably ask it to remove or alter the information on her credit file
- Finally Miss V has told us she had no contact from AFS from April to September 2023 but AFS has evidenced it sent letters in March, April, July and twice in August

and September 2023. As these letters were sent to the same address that was used on a letter Miss V did receive in September 2023 I am not sure why Miss V didn't get the other letters. I am persuaded that AFS did send them.

- AFS has also evidenced phone and SMS contact between April and May 2023 so I can't agree that AFS wasn't in touch with Miss V about her account
- As I have no evidence that AFS has done anything wrong I can't reasonably tell it to compensate Miss V as she would like.

### **My final decision**

My final decision is that I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss V to accept or reject my decision before 1 September 2025.

Bridget Makins  
**Ombudsman**