

The complaint

Mr B complains that he couldn't pay his Nationwide Building Society credit card account using the app.

What happened

Mr B says that he was unable to pay his credit card using the app – this was an issue with Nationwide's systems that affected some of its customers. Mr B says that he wasn't made aware of this issue, and it hadn't been publicised on its website.

He says that the statement showed that his payment due date was 18 January 2025, but nowhere did the statement say that he had missed a payment.

Mr B says that Nationwide are reporting negative information to the credit reference agencies ("CRA's") as a result of the issue with the payments – which he says wasn't his fault. To put things right, Mr B would like Nationwide to remove the negative information being reported to the CRA's.

Nationwide upheld Mr B's complaint in part. It apologised for Mr B not being able to make a payment through the app and paid him £50 for this. It explained that there's an ongoing problem with the 'move money' function in the app, which isn't allowing some customers to transfer money to their credit card account. It said it was working on a fix for the problem. However, it explained that Mr B was provided with all the necessary information to view and access his statement – and that because of this, it couldn't agree that it had made any errors in what it was reporting to the CRA's, as the direct debit payment didn't go through due to insufficient funds in the account.

An Investigator considered the information provided by both parties, but they didn't think the complaint should be upheld. They explained that Nationwide had provided Mr B with enough information to explain when his payment was due. And because Nationwide couldn't collect the payment on the due date by direct debit, Nationwide were accurately reporting information to the CRA's. They also explained that the information showed that Mr B was attempting to make a balance transfer and not a payment to his credit card.

Mr B didn't agree with the Investigator's findings. In summary, he reiterated that the issues with making payments via the app had prevented him from being able to make the December 2024 payment. And so he didn't feel that the reporting of a missed payment on his credit file was fair.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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.

Based on everything I've seen, I've decided not to uphold Mr B's complaint. I appreciate this decision will come as a disappointment to him, however I have explained my reasons for this decision below.

I have read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I have summarised Mr B's complaint in less detail than he has. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

The crux of Mr B's complaint is essentially that Nationwide are unfairly reporting a missed payment on his credit file, when he says this is incorrect. And that the Nationwide app had a technical issue which prevented him from being able to make manual payments to his credit card account. Mr B also doesn't think the information Nationwide provided him about the payment due date, and the missed payment were clear.

I've looked at the statement Nationwide produced for Mr B in November 2024. This explains that Mr B's minimum payment of £25 was due on 20 December 2024. I can see that Nationwide attempted to collect the minimum payment from Mr B on 20 December 2024, but this was returned as unpaid due to insufficient funds. There were no manual payments made to the account within that statement period which would mean that the minimum payment had been met. On the face of things then, it doesn't seem unreasonable that Nationwide reported this information to the CRA's. Nationwide is required to report accurate information about how someone has managed their account, and in these circumstances, it appears this is correct.

But Mr B says that a problem with the app prevented him from being able to make a payment to his credit card. Based on the information I've seen, the first time Mr B raised the issue with Nationwide was on 14 January 2025, where he appears to have made a payment over the phone. I haven't seen any evidence to suggest that Mr B was misled into thinking he had made a payment prior to his payment due date in December 2024, or that he contacted Nationwide about this at the time of his December payment due date. So, while I accept that there was a problem with Nationwide's systems that prevented Mr B from making a manual payment via the app, I don't think this issue was the cause of Mr B's December 2024 payment not being made on time. There were other ways Mr B could have made the payment. As a result, I don't think Nationwide reporting a missed payment to the CRA's was unfair or unreasonable.

As I understand it, Mr B doesn't feel that Nationwide made the information clear about the payment due date or notifying him that his payment had been missed. From what I can see, Mr B's statement produced in November is clear in explaining when the payment due date is. Nationwide has confirmed that it wouldn't necessarily let Mr B know that a payment had been missed, however it also explained that it sent him a text message in the early hours of 20 December 2024 to let him know that he would need to pay funds into his account by 14:30 that day so it could try and pay the direct debit. In any event, it was up to Mr B to monitor his account and ensure a payment of at least the minimum amount due had been made by the payment due date. Because this wasn't done, it doesn't change my view that Nationwide are accurately reporting on Mr B's credit file.

I note that Nationwide has paid Mr B £50 for the problems he had in making a payment using the app. I think this is fair and reasonable in the circumstances. Especially given that there were other ways Mr B could have made a payment. So I don't think the problems with

the app, has prevented Mr B from being able to make payments – it's just that he couldn't use his preferred method temporarily.

My final decision

For the reasons set out above, I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 1 October 2025.

Sophie Wilkinson
Ombudsman