

The complaint

Mr W complains about a missed payment marker placed on his credit file by Frasers Group Financial Services Limited trading as Frasers Plus ('Fraser Plus').

What happened

The background to this complaint is well known by both parties so I'll only summarise it here.

Mr W made two purchases from a retailer (at the same time) in October 2024 using credit provided from his Fraser Plus account. In November 2024, he contacted Fraser Plus to say the items had been returned and he was expecting a refund. Fraser Plus told Mr W the refunds hadn't been received and advised him he would still need to make the agreed repayments pending receipt of the refund.

When Mr W didn't make the required repayment, Fraser Plus placed a late payment marker on his credit file and charged him a late payment fee of £10, which it later agreed to refund. But it wouldn't agree to remove the late payment marker. Mr W complained but Fraser Plus maintained its position, so he referred his complaint to us.

Our investigator didn't think Fraser Plus had acted unfairly. Mr W disagreed with the investigator's view, so the matter has been passed to me for a 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.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. This isn't meant as a discourtesy to either party – it simply reflects the informal nature of our Service. However, I've given careful consideration to all of the submissions made before arriving at my decision.

I know Mr W contacted Fraser Plus several times in November and December 2024 to let it know he hadn't received the goods and was waiting for his (Fraser Plus) account to be refunded. But he was clearly told during these calls and via email that he was still required to make the required (and agreed) repayments pending the refund.

Whilst I sympathise with Mr W and I've fully taken into account everything he's said, I think he was given clear, fair and not misleading information about the need to make payments on his account until the refunds were received. Further, whilst Fraser Plus is part of the same group as the retailer, as Mr W himself acknowledged during calls, they (Fraser Plus and the retailer) are separate entities. I don't think Fraser Plus acted unfairly by recording what was, in my view, accurate information to the relevant Credit Reference Agencies as it has a duty to do this.

For all these reasons, I think Fraser Plus has acted fairly and reasonably in the way it handled Mr W's account. I appreciate this will be a disappointing outcome for Mr W but I'm not upholding his complaint.

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 Mr W to accept or reject my decision before 17 October 2025.

Yolande Mcleod
Ombudsman