

The complaint

A limited company, which I'll refer to as 'B', is unhappy that Barclays Bank Plc, trading as Barclaycard, used an incorrect business name on the account statements for several months and that its account was later defaulted for non-payment.

B's complaint is brought to this service by its director, whom I'll refer to as 'Mr O'.

What happened

B held a business credit card account with Barclays. In June 2024, a Barclays staff member mistakenly changed the business name on B's account statements, meaning that from July through November 2024, Mr O received statements from Barclays with an incorrect business name listed on the statement.

In November 2024, B didn't make a payment towards its credit account and so fell into arrears on the account. The following month, Mr O spoke with Barclays about the incorrectly named statements and the name on the statements was corrected. Barclays apologised to Mr O for what had happened and paid £100 compensation for any inconvenience B may have incurred.

Following this, B didn't make payments towards the credit account, which meant that in January 2025 it had fallen three months into arrears. At this time, Barclays began its collections and recoveries process against B, which later resulted in the defaulting of B's account for non-payment.

Mr O raised a complaint with Barclays about the defaulting of the account on B's behalf. But Barclays didn't feel it had done anything wrong by following the collections and recoveries process it had, and so didn't uphold the complaint. Mr O wasn't satisfied with Barclays response, so he referred B's complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Barclays had acted unfairly and so didn't uphold the complaint. Mr O remained dissatisfied, so the matter was escalated to an ombudsman 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.

Mr O has said that B's accountant told him not to make payments towards B's credit account while there was an incorrect name on the account statements. But the account statements carried an incorrect business name from July to November 2024, and Mr O did make several payments to Barclays during this time, with the last payment being made to the account in October 2024. This means that there was only one month – November 2024 – where the account statement name was incorrect and wherein B didn't make a payment to the account.

Furthermore, Mr O spoke with Barclays in December 2024, at which time the business name

on B's account was corrected and when Mr O was told by Barclays that B's account was in arrears because of the October missed payment. But Barclays didn't receive any further payments from B after the statement name was corrected.

Ultimately, it was Mr O's responsibility as the director of B, to have been aware of the monthly contractual payment obligations on B's Barclays credit account and to have ensured that at least the minimum monthly payment was made. And this responsibility, and B's payment obligations, remained in place regardless as to whether B's name was listed correctly on the account statements or not.

In essence, this means that the issue of the account statement name and the issue of the non-payments are separate and unrelated. B had a contractual payment obligation regardless of the business name listed on the statements, and the fact that there was an incorrect business name on the statements had no bearing or effect on B's obligation to have made at least the minimum monthly payments contractually required on the account.

Regarding the issue of the incorrect statement name, Barclays apologised to Mr O for what had happened and paid £100 compensation for what had happened. This feels fair to me, and I don't feel that Barclays fairly need to do anything more in this regard.

More importantly, the fact remains that B didn't make the contractually required payments to its Barclays credit account for several months. Because of this, I don't feel that Barclays acted unfairly by following the account arrears process that did which resulted in the defaulting of B's account. I also feel that Mr O should reasonably have been aware of the position of B's account even if he wasn't reviewing the incorrectly named statements. And it follows from this that I don't feel that Barclays have acted unfairly here and that I won't be upholding this complaint or instructing Barclays to take any further or alternative action.

I realise this won't be the outcome Mr O was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask B to accept or reject my decision before 2 September 2025.

Paul Cooper
Ombudsman