

## **The Complaint**

Miss M complains that MBNA Limited reported a late payment marker on her credit file. She's also unhappy that her credit limit has been reduced.

## **What happened**

Miss M holds a credit card account with MBNA ending 7292.

Miss M missed monthly payments to the account in January 2024 and March 2024. MBNA reported the missed payments to the credit reference agencies.

On 15 April 2024 MBNA reduced the credit limit on the card from £2500 to £800.

Miss M complained to MBNA. She was unhappy that her credit limit had been reduced and that late payment markers had been reported on her credit file.

MBNA didn't uphold the complaint. It said the late payment markers had been correctly reported because Miss M had missed payments to the account in January 2024 and March 2024. It said the credit limit had been reduced in line with the terms and conditions. MBNA made a payment of £75 as a gesture of goodwill for any mis- advice given to Miss M during a call dated 11 April 2025.

Miss M remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said that MBNA was under an obligation to report the missed payments to the credit reference agencies and hadn't made an error in the information they had reported. They also said that the decision to reduce the credit limit was a commercial decision for MBNA and that the terms and conditions of the account allowed MBNA to change the credit limit. The investigator said they had listened to the call dated 11 April 2025 but hadn't found any evidence to suggest that the advisor told Miss M that she didn't need to make a payment.

Miss M didn't agree so I've been asked to review the complaint.

## **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.

I know it will disappoint Miss M, but I agree with the investigator's opinion. I'll explain why.

### Late Payment markers

I've reviewed the history of the account. This shows that Miss M was making regular payments to the account, but she missed payments in January 2024 and March 2024.

The terms and conditions of the account state that Miss M must make at least the minimum payment to the account each month.

MBNA is under an obligation to report accurate information to the credit reference agencies. In Miss M's case, I'm satisfied that MBNA has correctly reported the missed payments, so I'm unable to ask MBNA to remove the markers.

### Credit limit decrease

The terms and conditions of the account state that MBNA can change the credit limit at any time. I can see that Miss M's credit limit was reduced from £2500 to £800 on 15 May 2024.

The decision to change the credit limit is a commercial decision for the business. In Miss M's case, I don't think MBNA acted unreasonably when it reduced the credit limit. I say this because to allow the account to have a higher credit limit would have been irresponsible in circumstances where Miss M had missed two payments.

### Customer Service

Miss M has complained about the customer service she received when she called MBNA on 11 April 2024. For context, 11 April was the payment due date for the payment requested on the March 2024 statement.

Miss M says she was advised that she didn't need to make a payment. I've listened to the call, and I haven't found any evidence that Miss M was advised not to make a payment.

Miss M has said that she's unhappy about the way in which MBNA has handled her complaint. This service is governed by rules which set out

the types of complaints we can consider. We aren't able to consider complaints about complaint handling as a standalone issue. However, within the context of the wider complaint, I've considered whether Miss M's complaint has been handled fairly. On balance, I think it has. I can see that MBNA paid £75 as a goodwill gesture in relation to any mis-advice given on the call dated 11 April 2024 but as I've said above, I've listened to the call, and I haven't found any evidence that the agent gave incorrect or misleading information.

Finally, I appreciate that Miss M is experiencing some difficulties at the moment. In these circumstances I'd expect a business to offer appropriate support. I can see that MBNA has discussed Miss M's circumstances with her and has applied a 30 day hold to her account. I can also see that it has marked her account for extra support. I'm satisfied that MBNA has responded positively and sympathetically.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 4 September 2025.

Emma Davy  
**Ombudsman**