

The complaint

Miss P complains that there was a delay before JAJA FINANCE LTD (JAJA) credited her account with a payment she had made, that they haven't amended her credit file and that they caused her stress and anxiety.

What happened

On 31 January 2025 Miss P tried to make a payment of £1,000, from an account she held with a firm I will call 'R', towards her JAJA credit card account balance. The payment didn't credit her account. She complained to JAJA.

JAJA explained that it was because of an error by R but that the payment was eventually received on 7 February 2025.

When Miss P referred her complaint to this Service our investigator didn't think it should be upheld. She noted that the payment was missed because of an error by R and that R had accepted that and issued some compensation to Miss P. She didn't think JAJA had made any errors or that they had provided poor service.

Miss P disagreed and she asked for a decision by an ombudsman.

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 P, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

R have accepted that the payment wasn't made because of a technical issue. It wouldn't be fair to hold JAJA accountable for that error.

JAJA told Miss P that they couldn't advise a time frame for resolving the missing payment issue. I understand that would have been frustrating and distressing for Miss P as she clearly wanted to resolve the matter quickly, she was distressed on the calls with JAJA but I don't think JAJA were wrong not to provide a time frame. They had little control over the matter as R had made the mistake and were responsible for resolving the issue.

Miss P has provided evidence from her credit file that shows the account balance reported by JAJA on 7 February 2025 was £1,404. JAJA have a responsibility to report accurate

information to the credit reference agencies and as it seems at that time the £1,000 payment hadn't credited Miss P's account I can't say they were unreasonable to do so.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 25 August 2025.

Phillip McMahon
Ombudsman