

### **The complaint**

Miss H complains Capital One (Europe) plc (Capital One) incorrectly recorded a missed payment on her credit file.

### **What happened**

Miss H complains Capital One marked her credit file in March 2025 as having a missed payment, even though she corrected this by making a larger payment in April 2025, which was acknowledged by Capital One as bringing her account up to date. Miss H says a similar occurrence happened with another lender previously and it removed the missed payment from her credit file, as it was corrected within 30 days and Capital One should do the same.

Capital One says an email was sent to Miss H on 24 March 2025 to advise the payment hadn't been received and gave her details of other ways to pay. Capital One says while it appreciates payments were made in April 2025, this doesn't alter the fact Miss H missed the minimum monthly payment due in March 2025.

Capital One says it has correctly recorded the late payment for March 2025 to the credit reference agencies (CRA's) as the account wasn't brought up to date until mid-April 2025. Capital One says Miss H can ask for a notice of correction to be added to her credit file explaining the situation, by writing to the CRA's. Capital One says it has done nothing wrong.

Miss H wasn't happy with Capital One's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says while sympathetic to Miss H's situation, he couldn't say Capital One had acted incorrectly when it recorded a missed payment on her credit file, as that was what happened. The investigator says there is nothing to say a lender must wait 30 days before reporting a missed payment on an account. The investigator says the email sent by Capital One to pay £143.05 was to clear the arrears and bring the account up to date, but it didn't suggest the late payment wouldn't be recorded.

Miss H didn't agree with the investigator's view and asked for the matter to be referred 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision. I understand Miss H is upset by the fact a missed payment has been recorded on her credit file and that must be upsetting for her. When looking at this complaint I will consider if Capital One were wrong to record a late payment on her credit file.

I can see Miss H feels strongly about the fact Capital One recorded a missed payment on her credit file, despite the fact she corrected this within a matter of three weeks and she had

read articles saying if the missed payment was corrected within 30 days it wouldn't be recorded. In fact Miss H referred to another lender whom she had a similar issue, who removed the late/missed payment marker – so asks why couldn't Capital One do the same.

While I understand the points Miss H makes here, I'm not fully persuaded by her argument. From the information I have seen Miss H's February 2025 credit card statement highlighted March's minimum monthly payment of £63.43 was due. What happened here is Miss H's direct debit claimed on 21 March 2025, was unpaid for whatever reason. I can see Capital One sent an email on 24 March 2025 asking for this to be paid as soon as possible, but Miss H didn't rectify this until the April, by making a payment of £143.05 on 13 April 2025.

So while Miss H may not agree, the fact remains she failed to make any payments to her credit card account due in March 2025, and that is what has been reported to the CRA's by Capital One – it's worth saying here Capital One has a duty to accurately report account activity/conduct.

What I'm being asked here is to tell Capital One it must now remove the marker from Miss H's credit file because she has subsequently brought the payment up to date, but that wouldn't be reasonable here. Although there may be occasions lenders may agree to do so based on individual circumstances, that's not something I can comment on as the circumstances of each individual case can differ.

What is important here is while Capital One have confirmed the account is now up to date, that's not to say it must now remove the marker for the missed payment in March 2025, simply because it was corrected within 30 days. While Miss H feels Capital One have been misleading and unreasonable here, the fact remains Miss H missed the March payment cycle and that is what it has recorded with the CRA's. It's worth adding Miss H can write to the CRA's to add a notice of correction to explain the circumstances, if she so wishes.

While Miss H will be disappointed with my decision, I won't be asking anymore of Capital One.

### **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 Miss H to accept or reject my decision before 16 December 2025.

Barry White  
**Ombudsman**