

The complaint

Mrs O complains that Home Retail Group Card Services Limited trading as Argos Financial Services ("Argos") unfairly applied late payment fees and interest and reported late payments to her credit file.

What happened

Mrs O has buy now pay later (BNPL) arrangements with Argos. She was unhappy to find that Argos had applied fees and interest to her account after she missed a payment. Mrs O said she'd tried to make a payment in November 2024 but couldn't because Argos' website was no longer operational. Mrs O says she wasn't aware that Argos was going to close its website and move to the mobile app from August 2024.

Argos didn't agree that it had made a mistake. It told customers in writing that it was closing the Argos card website in late August 2024. Argos explained how customers could register for the mobile app.

Argos said that Mrs O had registered for the mobile app, and it had been sending mobile app notifications to her since May 2024. Argos said that Mrs O didn't make contact until 17 December 2024, but all three BNPL plans expired before this date. As Argos didn't receive payment of the full balances by the expiry date, it charged deferred interest. Because Mrs O didn't make the minimum payment of £14 by 7 December 2024, Argos applied a late payment fee.

Our investigator didn't uphold Mrs O's complaint. She thought it likely that Argos wrote to Mrs O with details of the upcoming closure of the website. Our investigator thought it reasonable for Mrs O to have called Argos when she wasn't able to make a payment. As our investigator didn't think Argos made a mistake, she didn't recommend that it refund any interest or charges or remove any negative information from Mrs O's credit file.

Mrs O is unhappy with the investigation outcome. She says it doesn't make sense for her to have made payments on time for years and then suddenly stop paying. Mrs O says she didn't have any way of reaching Argos as she would normally make contact through the messaging section of its' website.

Mrs O says it wasn't the first time that Argos' website had broken, so it was reasonable for her to keep checking to see when the website would be repaired. Mrs O says there wasn't any redirection message displayed on the website. So, Mrs O was unaware that it had moved to the mobile app.

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 am sorry to hear about the situation Mrs O is in and can appreciate her concern about the negative information which Argos has reported to her credit file. But for me to require Argos

to remove this information, I would need to be persuaded that it reported the information in error. Having considered everything carefully, I agree with our investigator that Argos is not at fault and will explain why.

Argos has supplied evidence that it sent an email to customers in July 2024 advising that it was closing its' website at the end of August 2024. The same email explained how to download and register for the app, which could be used to make payments and manage credit plans. Argos told customers that if they couldn't use the app, they could find instructions on how to make payments on the back of their Argos card statements. Argos also gave contact details and account information for customers to make payments through internet or telephone banking or by phone. I understand that Mrs O doesn't recall seeing this email, but I don't think this means that Argos didn't send it. So, I am satisfied that Argos took reasonable steps to make Mrs O aware of the options open to her to manage her account and make payments.

Argos' records show that Mrs O had already registered for the app earlier in 2024 and was using it to send her notifications. I appreciate Mrs O had difficulties accessing the app, but I don't think Argos was aware of this. Its' records also show that Mrs O last logged into the app on her previous mobile phone in early November 2024. So, I can't fairly find Argos at fault for Mrs O not being able to use the app until she made contact later in the year.

Mrs O knew a payment was due in early November 2024 but she didn't make a payment to Argos until later in December 2024. I take on board what Mrs O says about the problems she faced accessing Argos' website to make the payment and that she usually messaged Argos through its' website. But I also consider she had a responsibility to monitor her own account. By the time that Mrs O contacted Argos in mid-December 2024, she had missed the payment dates for the three plans. I don't consider this was because of something which Argos did wrong. And if Mrs O was having problems accessing either the app or the website, I think it was reasonable to expect her to follow up with Argos sooner than she did. It follows that I don't hold Argos responsible for the fact that Mrs O missed any payments. So, I don't require it to refund any charges or interest or amend Mrs O's credit file.

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 Mrs O to accept or reject my decision before 23 October 2025.

Gemma Bowen
Ombudsman