

The complaint

Mr D complains that Northern Bank Limited trading as Danske Bank (NBL) incorrectly registered a late payment marker and default against him.

What happened

Mr D had a credit card account with NBL. He said he didn't receive his credit card statement (no. 224) dated 3 April 2025, which NBL said it had sent to him. Mr D explained that because he didn't receive the statement, he was unaware that a monthly payment was due. After receiving further correspondence about a late payment — a letter dated 2 May 2025, which he said arrived on 14 May 2025 — Mr D made the required payment. Despite this, he believed the delay resulted in NBL issuing a Notice of Default and applying an £8 late-payment fee, which he said affected his credit file.

Mr D said he wanted NBL to remove the default from his credit file and refund the £8 fee as part of resolving his complaint.

In June 2025, NBL issued its final response. It confirmed that statement 224, which advised of the minimum payment due, had been posted to Mr D on 3 April 2025. NBL also said that the letter dated 2 May 2025, regarding the missed payment, was sent before his repayment had been registered on its system. As a gesture of goodwill, NBL refunded the £8 late-payment charge.

Unhappy with this outcome, Mr D brought his complaint to our service, where it was passed to one of our investigators.

In August 2025, our investigator issued their view and recommended that Mr D's complaint should not be upheld. In summary, the investigator concluded that NBL had acted fairly, and confirmed that neither a default nor a late-payment marker had been applied to Mr D's credit file.

Mr D didn't accept the investigator's view and asked for his complaint 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.

In considering what is fair and reasonable, I've reviewed all the evidence and information provided afresh, along with the relevant law, regulations, regulators' rules, guidance, standards, codes of practice and, where appropriate, what I consider to have been good industry practice at the relevant time.

I've read and considered the entire file, but I'll focus my comments on the points I consider relevant to the outcome. If I don't comment on a specific issue, it isn't because I haven't

taken it into account, but because I don't think it's necessary to address it directly in order to reach what I believe is the right conclusion.

Mr D complains that he didn't receive bank statement number 224, which led to him making his monthly payment late. He also believed he was incorrectly issued with a default notice, which he thought had affected his credit file.

NBL has confirmed that the letter issued was not a default notice. Having reviewed the information, I'm satisfied that it was a notice of a defaulted amount, rather than a formal default notice that would be recorded on his credit file. In addition, NBL has confirmed that they haven't applied any late payment marker to Mr D's credit file.

So, I consider that the main aspect of Mr D's concern relates to something that did not actually take place.

I don't think it was unreasonable for NBL to issue correspondence to Mr D after they didn't receive the monthly repayment, nor was it unreasonable for them to send him a text message about it. In their file submission, NBL provided copies of the correspondence sent to Mr D about the late payment. The address on that correspondence is consistent with the address we hold on our systems, so I'm satisfied NBL sent it to the correct place. I'm not persuaded NBL is at fault if Mr D didn't receive it, and I've no reason to conclude that it wasn't sent. For example, Mr D has said he received later correspondence—just not statement 224 specifically.

Mr D made the required payment around 14 May 2025, which NBL has confirmed. NBL has apologised for the situation, refunded the late payment charge, and confirmed that Mr D's credit file wasn't affected.

I recognise Mr D feels strongly about what happened. However, I don't consider that NBL has treated him unfairly, nor do I think he has been adversely affected as a result. It follows that I don't think NBL needs to take any further action in relation to this complaint.

In his response to the investigator's view, Mr D said he still hasn't received statement 224. Although I'm satisfied it is more likely than not that NBL issued this to him in April 2025, Mr D may wish to contact NBL to request a copy if he still requires it.

My final decision

My final decision is that I don't uphold Mr D's complaint about Northern Bank Limited trading as Danske Bank.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 25 February 2026.

Benjamin John
Ombudsman