

The complaint

Mr D is unhappy with how EUI Limited trading as Admiral recorded information on his credit file.

What happened

Mr D entered into a fixed sum loan agreement with Admiral to fund the cost of a home insurance policy.

Unfortunately, Mr D explained his employer made an error when sending him his salary to a new bank account outside of the UK, which meant it wasn't received as he expected. He said this meant a payment to the agreement was missed around the start of March 2025 while he sorted the issue out.

Admiral then reported negative information on Mr D's credit file in relation to the missed payment. Mr D was unhappy with this and complained.

Admiral issued a final response to the complaint on 17 March 2025. This said, in summary, that there were failings with how it had administered Mr D's policy and offered him £50 for this. But it said Mr D's missed payments would be reported to credit reference agencies.

Admiral then wrote to Mr D on 28 March 2025. It confirmed it had arranged a payment of £50 to reflect stress and inconvenience. But it confirmed it would not remove information from his credit file.

Mr D referred the complaint to our service. He said it was offensive Admiral told him he was financially irresponsible. He explained because of his location, it wasn't straightforward to move money between accounts. And he said other companies had removed markers from his credit file in relation to the same issue.

Our investigator issued a view and didn't uphold the complaint. In summary, he said he didn't think Admiral acted unfairly when it recorded the information on Mr D's credit file.

Mr D was unhappy with this. He said, in summary, that Admiral had already breached the agreement when it "*destroyed his home*". He said it was a weekend when the "*payment run happened*" and that he sorted things out as quickly as he could. He also raised concerns about a future credit check he would require.

Mr D later wrote further and explained Admiral had caused over £100,000 worth of damage to his house. He said Admiral had "*lost and broke*" his kitchen. He said lawyers told him he could've stopped all payments to Admiral due to the issues. He said contractors abused him. And he also explained the impact of the situation on his mental health.

Our investigator explained he was sorry to hear about the situation but said this didn't change his opinion.

As Mr D remained unhappy, the complaint has been passed to me to decide.

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 do not think this complaint should be upheld. I'll explain why.

Mr D complains about a fixed sum loan agreement. Entering into regulated consumer credit contracts such as this as a lender is a regulated activity, so I'm satisfied I can consider Mr D's complaint about Admiral.

It's very important to set out up front the very narrow focus of this decision. I am only considering the very specific issue of whether Admiral acted reasonably when it reported information to credit reference agencies about the fixed sum loan agreement.

This means, while I was sorry to hear about the overall situation and the impact on Mr D, I am not going to comment on quite a few of the points he made and some of the evidence provided. Instead, I'm going to focus my decision only on the specific point above, what I consider to be the crux of the complaint and the key facts. This reflects the informal nature of our service and the scope of the specific complaint I'm considering here.

It isn't in dispute that Mr D missed a payment towards this credit agreement.

Firstly, I'd like to reassure Mr D that I've carefully thought about everything he said in relation to the missed payment and the reasons behind it. And I don't doubt his version of events. I can appreciate how frustrating it must have been for his employer to make an error, and I understand the added difficulty in rectifying things due to his location at the time.

But, I don't think whether the missed payment was Mr D's 'fault' is the key thing to decide here.

I'm satisfied Admiral had the right to report information to Mr D's credit file. And it has an obligation to ensure it reports accurate information to credit reference agencies about Mr D's payment history.

Here, I've not been shown anything to suggest the information reported was inaccurate.

So, I find Admiral didn't make an error, in relation to this specific complaint, and it does not need to remove the information.

I've thought about the £50 Admiral offered in its final response, but I can see from its notes this was in relation to customer service provided over the phone, and so this does not change my opinion.

I do think Mr D may want to investigate putting a notice of correction ('NOC') on his credit file under these circumstances. Further details about NOC's should be simple for him to find online.

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 Mr D to accept or reject my decision before 10 October 2025.

John Bower
Ombudsman