

The complaint

Mrs D complains about the service she received from Barclays Bank UK PLC trading as Barclaycard.

What happened

Mrs D has a Barclaycard credit card. In October 2024, she made several balance transfers using Barclaycard's promotional offer of 0% interest until January 2027.

Barclaycard ended the promotional rate after a late payment in December 2024. Barclaycard then decided to close Mrs D's credit card for reasons unrelated to the loss of her promotional rate. After Mrs D complained, Barclaycard refunded interest and paid £125 compensation for any conflicting information it gave to her about the closure of her account.

Our investigator originally thought that Barclaycard's response to Mrs D's complaint was fair. But after Mrs D pointed out that her minimum payment wasn't late, Barclaycard agreed with our investigator that it had made a mistake. Our investigator asked Barclaycard to pay Mrs D a further £100 compensation and remove the late payment entries it had reported to the credit reference agencies (CRAs).

Barclaycard agrees to pay the additional compensation but doesn't consider it fair to remove the late payment entries. As the complaint hasn't been resolved, it has come 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.

I appreciate that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules which govern us, together with the informal nature of our service allow me to take this approach. But this doesn't mean I have not considered everything the parties have given to us.

Barclaycard now agrees it made a mistake when it ended Mrs D's promotional rate on the basis that her minimum payment was late in December 2024. So, I don't consider I need to say more about this. Instead, my decision focusses on whether Barclaycard has done enough to put things right, or whether it should, as our investigator recommended, also remove the late payment entries.

In cases where a business makes a mistake, I look to try and put the consumer back in the position they would have been if the mistake hadn't happened. In Mrs D's case, she says that staff at Barclaycard told her not to make any payments while it was considering her dispute about the promotional rate. Although it's difficult to verify this through internal records, it doesn't seem out of the realms of possibility that Barclaycard said this to Mrs D.

Mrs D says that removing the promotional rate made it difficult to meet her contractual

repayments. And Barclaycard now agrees that it removed the promotional rate by mistake. I think it likely that if Barclaycard hadn't made the mistake with the promotional rate, which in turn led to increased minimum monthly repayments, Mrs D would not have missed the payments as she did.

I appreciate that Barclaycard must report accurate information to the CRAs. But it seems to me the missed payments were a direct consequence of its' mistake when it ended the promotional rate early. Even without further evidence that Barclaycard told Mrs D she could hold off making payments pending resolution of her complaint, I still consider it fair to require Barclaycard to remove the negative information from Mrs D's credit file.

Putting things right

To put things right, Barclaycard should:

- Amend Mrs D's credit file to remove any late or missed payment markers; and
- Pay Mrs D £100 compensation (in addition to the £125 compensation it has already paid).

My final decision

My final decision is that I uphold this complaint. In full and final settlement, I require Barclays Bank UK PLC trading as Barclaycard to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 24 October 2025.

Gemma Bowen
Ombudsman