

The complaint

Mr C complains about a missed payment that Black Horse Limited (Black Horse) reported to his credit file and repossession charge they asked him to pay.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mr C took receipt of a used car in April 2023. He financed the deal through a finance agreement with Black Horse.

He complained to Black Horse in July 2025 and said they'd been wrong to report a missed payment to his credit file and were wrong to charge a repossession fee to his account.

Black Horse didn't think they'd done anything wrong as they explained the account had been in arrears and action had been initiated to repossess the car.

After Mr C referred his complaint to this service, while Black Horse didn't agree they'd done anything wrong, they did agree to remove any repossession/recovery fees that had been added to the agreement. They also said they'd remove the missed payment marker that they'd reported to Mr C's credit file in August 2025 when a repayment plan wasn't in place. Our investigator thought Black Horse had been reasonable but as Mr C thought they should also provide some compensation, his complaint has been referred to me, 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.

I agree with the investigator's view of this complaint and for broadly the same reasons.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr C acquired his car under a regulated consumer credit agreement. This means our service is able to consider complaints about it.

I think Black Horse have been fair here. Recovery agents were sent to Mr C's property so a charge would have been appropriate but since the complaint has been referred to this service Black Horse have removed the charge anyway. And when Mr C was between

payment plans a payment was missed and as Black Horse have an obligation to report account activity accurately, I don't think they could have been fairly criticised, although their action to remove that adverse report is reasonable. I don't think any compensation is warranted but Black Horse should do what they've promised to do.

My final decision

For the reasons I've given above, I uphold this complaint in part and tell Black Horse Limited to put things right in the way I've set out above; the way they've already agreed to remedy the situation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 2 March 2026.

Phillip McMahon
Ombudsman