

## **The complaint**

Mr S complains Nationwide Building Society (Nationwide) unfairly recorded a missed payment marker on his credit file.

## **What happened**

Mr S says on 7 July 2025 he made a manual payment of £250 to his credit card account to cover the minimum payment required for August 2025 of £161.90. Mr S says despite this Nationwide attempted to collect the minimum monthly payment from his bank account, but as there were insufficient funds available, the payment was declined and as a result Nationwide recorded a missed payment on his credit file.

Mr S says he has made similar manual payments previously and Nationwide have accepted those and feels it's unfair that it recorded the missed payment, which has affected his credit score. Mr S wants Nationwide to remove the negative marker from his credit file, refund any fees and pay him compensation for the trouble and upset caused.

Nationwide says while Mr S made a manual payment of £250 on 7 July 2025, this was before the next credit card statement was generated on 23 July 2025, which requested a payment of £161.90. But this payment wasn't made nor was any other manual payment made for that statement period. Nationwide says in addition the £250 paid wasn't sufficient to cover the July and August statements minimum payments totalling £321.21.

Nationwide says Mr S would have been aware of the missed payment as he had access online, but didn't attempt to correct this until 4 September 2025, by which time the missed payment had been recorded in line with its regulatory obligations.

Mr S wasn't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says the statement dated 23 July 2025 didn't exist at the time Mr S made the manual payment of £250 on 7 July 2025, therefore this couldn't be counted as the minimum monthly payment due for the August statement. The investigator says the account terms state if the minimum payment isn't made by the due date, the agreement would be broken and it may be reported to the credit reference agencies (CRA's).

The investigator says Mr S had viewed his account online so he would have been aware the payment hadn't been made and it was his responsibility to ensure payments are made on time. The investigator pointed out Nationwide are obliged to accurately report account activity and he couldn't ask it to amend the credit file here.

Mr S didn't agree with the investigator's view and asked for the matter 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting and frustrating for Mr S to have a missed payment marker placed on his credit file, when he believed he had pre-empted the payment for that month. When looking at this complaint I will consider if Nationwide acted unreasonably when it registered a missed payment for August 2025 on Mr S's credit file.

Both Mr S and Nationwide have provided this service with comprehensive details of the course of events here and while that has proved helpful, I won't be commenting on every point made, as I don't feel it's necessary in order to come to a full and impartial decision here. That's not to say I haven't considered everything that's been said – I have. But it's just that I don't need to comment on each individual point here in order to reach a decision on what's fair and reasonable.

Mr S's complaint centres around his view that Nationwide acted unreasonably when it placed a missed payment marker on his credit file for August 2025, given he had made a manual payment in July 2025 for £250 as he had done on previous occasions.

While I can see Mr S feels strongly about this matter, I'm not fully persuaded by his argument and I will go on to explain why.

From the information I have seen Mr S made a manual payment on 7 July 2025 of £250 which he says was to cover the minimum payment due for August 2025 amounting to £161.90. The first thing to say here is Mr S wouldn't have seen the statement for August 2025 as this wasn't generated until 23 July 2025.

What has happened here is Mr S believed by making the manual payment of £250 on 7 July 2025 he would be pre-empting the next minimum monthly payment due on his account, but unfortunately that isn't the case. I say this because in the months of July 2025 and August 2025 the only payment made by Mr S was the one payment of £250, when in fact the total minimum payments needed for those two months were a total of £321.21.

What is important here is the term "minimum monthly payments" which means a minimum sum must be paid each month to meet the terms and conditions of the account. Here no minimum payment was made in the month of August 2025 statement period, so the minimum payment was missed.

While Mr S has mentioned that in other months he has made manual payments, from the statements I have seen to which he refers, on each month a payment was made to the account – but here no payment was received at all for the August 2025 statement period.

It's also fair to say that Mr S did have access online to see that the August payment had been returned, but he didn't act on that until after the missed payment marker had been recorded on his credit file.

What Mr S is asking here is for me to tell Nationwide it has made a mistake and amend his credit file accordingly, but from the information I have seen it hasn't made an error here so it would be unfair for me to do so. It's worth mentioning that Nationwide like all lenders, have an obligation to report accurate account activity to the relevant credit reference agencies and I am satisfied it has done that here.

Mr S may have misunderstood the requirements of making a minimum monthly payment which while may be understandable, isn't to say Nationwide are at fault here.

I can understand Mr S may be concerned of the impact of this missed payment on his credit file, so if he so wishes Mr S can contact the CRA's and ask them to record a "notice of correction" on his behalf, where he can explain the circumstances surrounding the issue.

While Mr S will be disappointed with my decision, I won't be asking anymore of Nationwide here.

**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 S to accept or reject my decision before 11 February 2026.

Barry White  
**Ombudsman**