

## **The complaint**

Mr L complains National Westminster Bank Public Limited Company (“NatWest”) has reported adverse information on his credit file.

## **What happened**

In August 2018, Mr L took a personal loan with NatWest repayable over eight years. In April 2025, Mr L spoke with NatWest as his circumstances had changed, and it was agreed a three-month forbearance plan would be put in place.

When checking his credit file, Mr L said his loan was showing as missed payments for April, May and June 2025. Mr L felt this was wrong as he’d agreed a payment arrangement with NatWest for these months, so he complained.

NatWest doesn’t agree it’s done anything wrong. It says it reported that Mr L was in an arrangement to pay from April to June 2025, which is an accurate reflection of Mr L’s account. NatWest also said it had explained to Mr L when agreeing the payment arrangement that this would be recorded with credit reference agencies (CRAs).

Unhappy with NatWest’s response, Mr L referred his concerns to the Financial Ombudsman. One of our Investigator’s looked into what happened. After some investigation, he concluded that NatWest had acted reasonably, he said NatWest was reporting a fair reflection of the status of Mr L’s loan account and his payment history.

Our Investigator said if Mr L had concerns about how any CRA was displaying this information, he’d need to raise these concerns with the CRA directly.

Mr L disagreed with our Investigator’s opinion. He says he was never told the CRAs may not be able to input payment arrangements, so considers the payment plan was mis-sold. Mr L also set out he’d experienced a number of further problems with NatWest in relation to his loan account.

As the matter wasn’t resolved, 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.

I’ve given consideration to the relevant rules and regulations applicable to this complaint and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.

Firstly, I want to acknowledge that since referring his complaint to our Service, Mr L has set out further concerns about NatWest, such as setting up a standing order for his loan account and further reporting to CRAs. As these issues have arisen since this complaint was

originally referred to our Service, I'm not in a position to comment on these points in this decision.

Rather should Mr L remain unhappy having complained to NatWest about these further points, he can refer them as a separate complaint to our Service. Therefore, to confirm, in this decision, I'm considering whether NatWest made an error in the information it reported to CRAs while Mr L was in a payment arrangement between April and June 2025.

Having done so, I reached the same conclusions as our Investigator for broadly the same reasons. I appreciate this answer will likely come as a disappointment to Mr L; however, I haven't found NatWest made an error in how it reported his payment history towards his loan between April and June 2025.

In reviewing the evidence I've been provided, I'm satisfied the information NatWest has passed to the CRAs is a fair reflection of Mr L's account and his payment plan and that he was in an arrangement between April and June 2025. So, I haven't found NatWest made an error in the information it recorded with the CRAs during this period.

While NatWest is required to provide clear and accurate information to the CRAs, it doesn't then have control over the CRA may display this information. any concerns about how a CRA is displaying information would need to be raised with it directly. Therefore, in this complaint my role is to decide whether the information NatWest has provided to CRAs is a fair and accurate representation of Mr L's account and payment history.

I've also taken into consideration Mr L's concerns that his payment plan was 'mis-sold' as he wasn't made aware of the impact this may have on his credit file.

I've listened to the call Mr L had with NatWest in April 2025 about a payment break, referred to as a forbearance support plan during the call. Having done so, I'm satisfied the advisor explained that the plan could have an impact on Mr L's credit file and credit score for the period he was in the plan and after the plan ended if his loan was still in arrears. Mr L was also informed information would remain on his credit file for six years. So, I find NatWest gave clear information that a payment plan would be reported to the CRAs and could impact Mr L's credit score.

As a result, while I appreciate Mr L may be concerned about how his payments may have been reported by one of the CRAs for the period of April to June 2025, I haven't found this was due to an error made by NatWest. The actual data NatWest has provided is that Mr L was in a payment arrangement for those months. Therefore, I don't think NatWest needs do anything further in relation to this complaint.

### **My final decision**

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 27 February 2026.

Christopher Convery  
**Ombudsman**