

The complaint

Ms A complains that Capital One (Europe) plc reported a missed payment on her credit file.

What happened

Ms A holds a credit card account with Capital One. She was a victim of a scam which caused her to fall behind with her payments.

On 3 September 2025 Capital One wrote to Ms A advising her that her payment hadn't been received.

On 10 October 2025 Ms A contacted Capital One and advised them that she'd been a victim of fraud. She asked for the late payment marker to be removed from her credit file.

Ms A contacted Capital One again on 15 October 2025 and repeated her request for the late payment marker to be removed. Capital One refunded a £12 late payment fee as a gesture of goodwill but said it couldn't remove the late payment marker.

Ms A complained to Capital One. Capital One didn't uphold the complaint. It said that Ms A had missed her minimum monthly payment and it had an obligation to report this to the credit reference agencies.

Ms A remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said there was no dispute that Ms A had missed her payment. The investigator said that Capital One had an obligation to report accurate information about the account to the credit reference agencies.

Ms A didn't agree so I've been asked to review the complaint.

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 know it will disappoint Ms A, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the history of the account. I can see that Ms A had a direct debit set up to make her minimum payment each month. On 1 September 2025 Ms A's direct debit was returned, which meant that her monthly minimum payment wasn't made. The direct debit mandate was subsequently cancelled by Ms A.

Capital One sent a letter and a text to Ms A advising her that she'd missed a payment. Looking at the contact notes for the account, I can't see that Ms A contacted Capital One. Ms A made a payment on 10 October 2025 but by this time a missed payment was showing on Ms A's credit file.

I appreciate that there were unfortunate circumstances which led to Ms A missing a

payment. I'm sorry to hear that Ms A was the victim of a scam. However, whilst I understand that there is an explanation for why Ms A missed a payment, this doesn't alter the fact that the payment was missed. Capital One – like all lenders - is under an obligation to report things like missed payments and arrears to the credit reference agencies.

Based on what I've seen, I'm satisfied that Capital One has correctly reported the missing payment. I'm unable to say that Capital One has acted unfairly by reporting the missed payment and I can't ask it to amend Ms A's credit file.

If Ms A wishes she can file a Notice of Correction with the credit reference agencies to explain the circumstances that led up to her missing the payment. I can see that Capital One provided similar advice to Ms A, which I think was a reasonable response to her complaint.

I appreciate that Ms A has raised issues regarding the way in which Capital One handled her complaint. I won't be commenting on this aspect because complaints about complaints handling are outside the remit of this service.

For the reasons I've explained, I'm unable to uphold this complaint. I won't be asking Capital One to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 5 January 2026.

Emma Davy
Ombudsman