

## **The complaint**

Mr L complains that Santander UK Plc applied late payment markers on his credit file.

## **What happened**

Mr L complained that Santander applied late payment markers in July 2021, September 2022, September 2024 and February 2025. He said these were applied due to persistent technical failures of their online banking system.

Mr L complained Santander's system refused to allow him to set up a direct debit on multiple occasions. He said the website persistently has an account summary access error and it doesn't accept his Revolut Mastercard. To put things right he wanted Santander to remove the missed payment markers from his credit file and improve its payment platform.

In its final response to Mr L's complaint, Santander said his statements had given him notice of the payment due date and detail how to make a payment. Santander explained how to set up a direct debit. Santander said it wouldn't remove the late payments as this information had been recorded correctly and it was obliged to report true and factual information.

Mr L referred his complaint to our service. Santander told our service it hadn't identified any errors with setting up a direct debit and it had no known issues in terms of customers using their Revolut Debit Card to complete payments to its credit cards. Santander said it had no records of Mr L attempting to contact them about difficulties in setting up a direct debit or making a payment.

One of our investigators reviewed this complaint but didn't uphold it. The investigator noted Mr L's Revolut account was an international account, and suggested he contact Revolut about any restrictions on his account. As Mr L hadn't accepted Santander's guidance about how to set up a direct debit, she didn't uphold this aspect of his complaint. The investigator said alternative methods of making payments were available to Mr L.

Mr L asked for an ombudsman to review his complaint. He said he should have been able to make a payment using his Revolut card. He said he'd tried multiple times to set up a direct debit. He added he hadn't been able to view his credit card summary via his online banking. Our investigator noted Mr L first mentioned the problem with his Revolut card to Santander in August 2025 and, if this was an ongoing issue for him, he'd need to raise a new complaint with Santander directly. The investigator explained Mr L had been able to make payments via alternative methods in other months, so he was able to, and aware he could, do this.

## **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 understand Mr L wants Santander to improve its payment platform but our service doesn't have the power to tell Santander to improve its systems. Instead, I've reviewed whether Santander made an error that requires action to put things right.

Mr L made his payment late in July 2021 and didn't make a payment in September 2022. However, he managed to make payments in the months before and after these dates. Santander says it doesn't have any records of Mr L contacting them at the time to alert them to a problem in making payments. The screenshots Mr L has provided don't prove there was an issue for these payments, or that he was unable to make payments via alternative methods because of an issue with Santander's systems.

Mr L didn't make a payment in September 2024, but he made payments on time in the months before and after. He says he had an issue viewing his account balance and summary, but there's no evidence to show he contacted Santander about this before his payment due date. Given Mr L was able to make payments in the months before and after, I don't think it's likely he was unable to make a payment in September 2024 by any of the methods provided because of an error on Santander's part.

In February 2025, Mr L's payment wasn't made on time. There is no indication that Mr L sought assistance from Santander prior to his February payment due date, or that alternative methods of payment were unsuccessful. Again, his payments in the months before and after were made on time.

I appreciate it would have been frustrating if Mr L couldn't use his preferred method of payment, such as a direct debit or his Revolut card. However, it was still his responsibility to ensure his credit card was paid on time by other means. I've not been provided with sufficient evidence to show Mr L contacted Santander to seek assistance before his payment due dates, or that Santander prevented him from making payments via other means. So, I don't think the above late payments were due to an error on Santander's part or that it should remove these from Mr L's credit file. Santander is obliged to ensure the information recorded on Mr L's credit file is an accurate record of his payment history.

If Mr L is having ongoing issues using his Revolut card to pay Santander, or accessing his account information, beyond the date of Santander's final response, he should raise the matter with Santander directly.

### **My final decision**

For the reasons explained above, I do not 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 9 April 2026.

Victoria Blackwood

**Ombudsman**