

## **The complaint**

Ms A complains that PayPal UK Ltd reported a late payment on her credit file.

## **What happened**

Ms A has a credit agreement with PayPal. She recently realised that PayPal has reported a late payment marker on her credit file.

Ms A contacted PayPal to query the marker. PayPal said that Ms A had missed a payment in July 2025.

Ms A felt that the late marker had been unfairly applied and complained to PayPal.

PayPal didn't uphold the complaint, so Ms A complained to this service.

Our investigator didn't uphold the complaint. They said that Ms A had made a late payment and that PayPal was under an obligation to report this to the credit reference agencies.

Ms A didn't agree. She said she hadn't been made aware that her attempted payment had failed and said she had acted promptly to pay as soon as she realised.

Because Ms A didn't agree 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 investigators opinion. I'll explain why.

I've reviewed Ms A's credit agreement. This states that the minimum payment must be made each month. It also states that Ms A's statement provides details of the payment due date and minimum payment required.

Ms A agreed to these terms and conditions when she took out the agreement.

I've reviewed Ms A's June 2025 statement. This states that the minimum payment required was £7.99 by a payment due date of 15 July 2025.

I've reviewed the history of the account, but I can't see that Ms A made a payment by 15 July 2025. So on any analysis Ms A didn't make a payment by the due date. I can see that Ms A attempted to make a payment on 27 July 2025. However, the card she used was expired and the payment didn't go through.

I can't fairly hold PayPal responsible for Ms A's mistake in using an expired card. Even if Ms A had used a current card and made a successful payment on 27 July 2025, the payment would still have been reported as a late payment, because it was due by 15 July 2025.

I can see that Ms A made a payment of £20 on 6 August 2025.

I've reviewed the correspondence that PayPal sent to Ms A about the missed payment. Ms A says she didn't receive this but I'm satisfied that it was correct addressed to her at her registered email address. I don't think PayPal needed to do more than this to alert Ms A to the fact that she'd missed a payment.

I appreciate that the adverse information on Ms A's credit file has impacted her as she intends to remortgage. I'm sorry to hear about that. However, I'm unable to ask PayPal to amend Ms A's credit file. PayPal is under an obligation to report accurate information to the credit reference agencies. In this case, I'm satisfied that PayPal has correctly reported the late payment. I won't be asking it 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 20 January 2026.

Emma Davy  
**Ombudsman**