

The complaint

Mr C is unhappy that Barclays Bank UK PLC, trading as Barclaycard, recorded a late payment marker on his credit file.

What happened

Mr C holds a credit card with Barclaycard. In 2024, and again in 2025, he made late payments; consequently, Barclaycard notified Credit Reference Agencies (“CRAs”), and a marker was recorded on Mr C’s credit file.

Mr C wasn’t happy with that. For the first occurrence, in 2024, Mr C said he’d been abroad and didn’t receive Barclaycard’s SMS message warning; he couldn’t access Barclaycard’s mobile phone app, and he didn’t receive any other communication – other than a letter which, he says, was sent after the event. When the same thing happened in 2025, Mr C said he received no communication whatsoever.

On both occasions Mr C raised a complaint, but neither were upheld. Barclaycard, in summary, said it had acted reasonably in the circumstances. So, Mr C brought his complaint(s) to our Service.

An Investigator here considered what had happened; having done so, they thought we could only consider Mr C’s complaint about the late payment marker recorded in 2025. We couldn’t look into events from 2024. That’s because Barclaycard had issued a final response letter at the time of each complaint, one in 2024 and the other in 2025. Mr C hadn’t referred to our Service within six months of the 2024 letter, as he’s required to do, so we couldn’t consider that matter. The Investigator went on to review Mr C’s complaint from 2025, and they concluded that Barclaycard hadn’t done anything wrong. They said:

- Our Service couldn’t force Barclaycard to change its communication process – such action would fall within the remit of the regulator.
- Barclaycard issued regular statements to Mr C, outlining the payment due and the date by which it must be paid. The month Mr C paid late was no exception; a statement with that information had been sent. As such, Barclaycard had provided enough information to Mr C for him to know a payment was due.
- Overall, Mr C didn’t dispute making a payment late – he had missed its due date – and Barclaycard had provided enough information in advance, via his monthly statement, for Mr C to know what to do and by when. So, in conclusion, given payment hadn’t been received on time, Barclaycard could reasonably record a late payment with CRAs.

Mr C didn’t agree. He largely reiterated his previous points, and he emphasised his view that Barclaycard had failed in its communication. So, he asked for an Ombudsman’s decision. As no agreement has been reached, Mr C’s complaint has now 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.

Having done so, while this'll no doubt be disappointing for Mr C, I don't think his complaint should be upheld; there's very little I can add to what's already been explained by our Investigator. That said, I will clarify that my decision here focusses only on events from 2025. I'm satisfied we can't consider Mr C's concerns about the late payment marker in 2024.

To be succinct here, Mr C is required to make his contractual monthly repayments by a certain date. Barclaycard send Mr C a statement, every month, which sets out the repayment date and how much he needs to pay. April 2025 was no different; I'm satisfied Mr C was sent his statement and that it contained all he'd need to know about making the necessary repayment due. Barclaycard isn't obligated to do anything further.

Put simply then, Mr C was provided all the information he needed to make his payment on time – but he didn't do so. It isn't, in my view, inherently unreasonable of Barclaycard to then record his eventual payment as being made late; given the fact is that it was made late.

I note Mr C's point that Barclaycard should do more in terms of communication, particularly before it applied a late payment marker to his credit file, but I can't say I agree with his view. While Barclaycard may notify him that he has paid late – after the event – and that such conduct will be reported to CRAs, there's little it can feasibly do beforehand. Of course, Barclaycard won't know Mr C is going to pay late until that's happened; it isn't then obliged to give Mr C a "grace period", as it were, to catch up on his payment. Broadly speaking, Barclaycard could record a late payment marker if a payment is just one day late.

In closing, and to sum up, I don't think Barclaycard has acted either unfairly or unreasonably here. Mr C paid his credit card late, and Barclaycard has recorded that information with CRAs. There's nothing fundamentally unjust about that. It follows that I don't uphold Mr C's complaint, and I don't require Barclaycard to take any further action.

My final decision

My final decision is that I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 8 May 2026.

Simon Louth
Ombudsman