

The complaint

Miss V complains that Black Horse Limited recorded arrears on her account and contacted her about missed payments.

What happened

Miss V entered into a finance agreement with Black Horse.

In March 2025 Miss V experienced issues with her bank with several payments not being paid as they should have been. Miss V's payment to Black Horse was affected but Miss V says it was eventually paid and that she has a bank statement showing this.

Black Horse sent letters to Miss V advising her that she'd missed a payment in March 2025 and recorded arrears on her account.

Miss V complained to Black Horse. She said her payments were up to date.

Black Horse didn't uphold the complaint. It said the payment was due on 28 March 2025 and was returned unpaid on 1 April 2025. It said it tried to take the payment again on 7 April 2025 and 15 April 2025, but both attempts were unsuccessful. Black Horse said that although Miss V had provided a screenshot from her online banking showing that the payment had been attempted on 28 March 2025, the transaction had failed.

Miss V remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said that Black Horse had provided evidence which showed that the payment due in March 2025 wasn't paid. The investigator said that Black Horse had reported the arrears correctly.

Miss V didn't agree. She said she'd provided evidence showing that she'd made the payment.

Because Miss V 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 Miss V, but I agree with the investigator's opinion, I'll explain why.

I've reviewed the payment history on Miss V's account. This shows that her payment of £245.04 due on 28 March 2025 wasn't paid. Black Horse attempted to collect the payment via direct debit but it failed. Black Horse made two further attempts to collect the payment via direct debit in April but on both attempts it failed.

Successful direct debit payments were made on 30 April and 31 May 2025. The direct debit for the payment due on 30 June 2025 failed but was successfully taken on 7 July 2025.

Successful direct debit payments were taken on 30 July, 29 August, 30 September and 30 October 2025.

I've reviewed the information provided by Miss V, including the screenshots from her bank. The information shows that 13 transactions have been made to Black Horse, but without the full bank statement it isn't possible to say whether all the transactions were successful. The screenshot dated 28 March 2025 shows the direct debit payment of £245.04 to Black Horse. I appreciate that the screenshot shows the transaction as a debit, however, only a full statement will confirm that the debit was returned.

I can see that Black Horse asked Miss V to provide a bank statement showing all transactions between 27 March 2025 and 16 April 2025. This statement would be conclusive evidence of which transactions were successful. Miss V didn't provide her bank statement to Black Horse.

This service has also asked Miss V to provide her bank statement for this period, but she hasn't done so.

Without the bank statement, I'm unable to say that the March 2025 payment was successful. The evidence provided by Black Horse shows that the payment wasn't successful. On balance, and based on the evidence I've seen, I'm persuaded that Miss V didn't make the payment successfully for March 2025. I'm therefore satisfied that Black Horse has correctly reported arrears on the account.

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 Miss V to accept or reject my decision before 17 February 2026.

Emma Davy
Ombudsman