

## **The complaint**

Ms C complains HSBC UK Bank Plc unfairly marked a payment as late on her credit file.

## **What happened**

Ms C had a new credit card with HSBC and made the minimum payment on the first statement she was sent. But Ms C didn't pay enough to cover the minimum payment for the second statement.

Ms C found out she'd missed a payment, so she immediately paid what was due and set up a direct debit for future payments due.

Ms C complained to HSBC and said she paid less because she was never given the option to set up a direct debit and the app was unclear around how she could make payments to her credit card.

HSBC responded to say there was an option to set up a direct debit when Ms C applied for the credit card. HSBC said it sent Ms C statements for her credit card and these showed there was no direct debit set up.

HSBC said it had refunded Ms C's £12 late payment fee but wouldn't remove the missed payment from her credit file. HSBC said the missed payment was a true reflection of what happened and there was no bank error in Ms C missing the payment.

Ms C brought her complaint to this service. An investigator looked into things but didn't think Ms C's complaint should be upheld.

The investigator said Ms C failed to make the minimum payment on time, so the late payment marker was an accurate record of what had happened. The investigator was satisfied HSBC's statements showed Ms C how much and when she had to pay.

Ms C disagreed with this assessment and said she'd missed the payment because of HSBC's systems and lack of guidance. Ms C said the 'make a payment' function on the app wasn't working and links she'd been sent previously had expired.

Ms C said she hadn't received her credit card statement and had no warnings on the app. If either had happened, Ms C says she'd have made the payment.

Ms C asked for the marker to be removed or an explanatory note to be added to her credit file. And Ms C asked for an ombudsman to decide her 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.

Ms C's first credit card statement was issued on 3 August 2025, with a minimum payment of

£5 due on 28 August 2025.

Ms C paid £6 to her credit card on 26 August 2025.

Ms C's second statement was issued on 3 September 2025, with a minimum payment of £62.44 due on 29 September 2025. This statement is addressed to the same address Ms C gave this service.

Ms C paid £6 to her credit card on 25 September 2025.

So, Ms C didn't pay the minimum payment by the date HSBC asked her to.

Ms C says this is because she couldn't work out how to make a payment on the app, and the app wasn't working.

But Ms C made a payment in August and September, so I think Ms C knew how to make payments, she'd made them successfully before.

Ms C says the lack of a direct meant she missed her payment, and I agree if Ms C had a direct debit in place she might not have missed the minimum payment.

But I think Ms C knew she didn't have a direct debit, and had to pay manually, Ms C had paid manually twice before the minimum payment due date in September.

Ms C says she didn't get the statement for September, but I'm persuaded it was sent and sent to the right address. And Ms C knew she had to make a payment, she made one on 25 September 2025, it just wasn't enough to cover the minimum payment due.

And because Ms C didn't pay the minimum payment on the date it was due HSBC added a late payment to her credit file. I think this is an accurate record of what happened on Ms C's credit card, a payment was due and Ms C didn't pay it.

I don't think the missed payment was caused by an error on HSBC's part. I think Ms C knew she needed to make a payment and could make payments towards her credit card, she simply paid less than she should have.

Because I don't think HSBC made any error around Ms C's missed payment, I won't be asking it to remove the late payment on Ms C's credit file.

Ms C's said she'd like an explanatory note added to her credit file, and this is something she can do. I've asked the investigator to let Ms C know how to add a notice of correction to her credit file with all the credit reference agencies.

But I don't think HSBC needs to remove the late payment, Ms C was able to make payments to her credit card but didn't pay her September minimum payment in full. The missed payment is an accurate and true record of what happened.

## **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 30 January 2026.

Chris Russ  
**Ombudsman**