

The complaint

Ms P complains that Santander UK Plc unfairly reported she'd missed payments for her mortgage to the credit reference agencies. Ms P asks that Santander corrects her credit files and pays compensation.

What happened

Ms P was temporarily out of work and unable to make her mortgage payment in August 2024. She agreed an arrangement with Santander, to pay the contractual monthly payment plus an amount towards repaying the arrears.

Ms P was unable to make the mortgage payment due in February 2025. She agreed an arrangement with Santander. Her mortgage was in arrears of more than one month until late 2025, when the arrears were capitalised.

Ms P says one of the credit reference agencies shows missed mortgage payments for September 2024 and from March 2025 to September 2025. She says this is incorrect and unfair as it suggests she's missed payments when that's not the case.

Our investigator said Santander had correctly reported arrears when they totalled more than one month's payment. And it correctly reported when an arrangement was in place. He said Santander isn't responsible for how the credit reference agencies choose to show this on Ms P's credit file.

Ms P didn't agree. Ms P says there are inconsistencies that suggest Santander made an error. She says missed payments are incorrectly shown on her credit report for the month after the payment was missed. She says the missed payment in August 2024 only impacted her credit file for one month. But her credit score was impacted significantly by the missed payment in February 2025, and her score declined until late 2025 when her arrears were capitalised.

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 P wants to ensure her credit files correctly reflect her mortgage account. This complaint is about Santander, so I can only consider whether the information reported by Santander to the credit reference agencies was accurate and fair. Santander isn't responsible for how the credit reference agencies choose to display information, so that's not something I can look into here.

Having reviewed the available evidence, I think the information Santander reported to the credit reference agencies was accurate and fair.

Santander reports the status of mortgage accounts to the credit reference agencies at the end of each month. It reports the account as in arrears if the arrears at the end of the month

are more than a monthly payment. If the arrears are less than one monthly payment, it does not report the account as in arrears.

Ms P was unable to make her monthly payment in August 2024. She contacted Santander and agreed to make the usual monthly payment in September 2024 and after that to make her usual monthly payment plus an amount towards the arrears.

Santander reported Ms P's mortgage as in arrears. Once the arrears reduced below one month, Santander did not report the account as in arrears. As a result, Ms P's account was only shown as in arrears for one month in late 2024. Santander reported that a payment arrangement was in place. This was correct.

Ms P missed her monthly payment in February 2025. Her account was already in arrears. When the missed payment was added to the existing arrears, Ms P's arrears were about £900 – more than one monthly payment. When Santander reported the status of Ms P's account at the end of February 2025, it reported that the account was in arrears. That was correct.

Ms P's account remained in arrears of more than one month until November 2025, when the arrears were capitalised. At the end of each month Santander reported the status of the account as in arrears. Ms P's arrears increased and Santander reported the account as in arrears of two months and then three months. It also reported that a payment arrangement was in place. That was correct.

In November 2025 Ms P's arrears were capitalised. At the end of November 2025 Santander reported the status of her account as up to date.

I think Santander reported the status of Ms P's account accurately and fairly. Santander's notes say it told Ms P in August 2024 that the arrears would impact her credit file.

Ms P says one of the credit reference agencies shows the mortgage arrears as a missed payment. While Ms P feels this is unfair – since she made payments during these months – Santander isn't responsible for how third parties display information.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 5 May 2026.

Ruth Stevenson
Ombudsman