

The complaint

Ms V complains about the way her account with NewDay Ltd trading as Fluid Credit Card (“NewDay”) was handled by them.

What happened

Ms V held a credit card account with NewDay. Ms V said she had been making the necessary minimum payments required under the account. But in March 2025, Ms V said she noticed there was a pending payment for around £310. Ms V said she didn’t agree to this payment and understood it to be an optional enhanced payment, in addition to the minimum payments. Ms V believed she should have been notified before payment was attempted to be taken.

Ms V got in touch with NewDay in May 2025 to complain. Ms V also said she was unable to access her account through a mobile app, and so asked NewDay to correspond to her by letters.

A final response letter was sent to Ms V in May 2025 and they explained why they weren’t upholding her complaint and that they couldn’t see that her access to her account through her mobile app was blocked. A payment holiday was also placed on Ms V’s account in May 2025.

Unhappy with NewDay’s response, Ms V referred her complaint to our service in June 2025.

Ms V continued to receive emails asking her to log in to her account to view messages she had received, which she said was very frustrating. Ms V said her account and card was later suspended, and told she needed to pay NewDay around £505, even though she said it was agreed a payment holiday would be placed on her repayments owed. Ms V also informed our service that her credit file had been impacted while she was on a payment holiday.

Our investigator explained that she didn’t uphold Ms V’s complaint.

Ms V disagreed. Among other things, Ms V was unhappy how NewDay continued to issue statements and regulatory notices while she was on a payment holiday and didn’t think NewDay had given her enough notice of when they were attempting to take a payment.

Our investigator explained that her opinion hadn’t changed, and she didn’t think NewDay had acted unreasonably.

As Ms V disagreed, the complaint was 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, I’m not upholding this complaint and I’ll explain why below.

I'm aware I have summarised events and comments made by both parties very briefly, in less detail than has been provided, largely in my own words. No discourtesy is intended by this. In addition, if there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is a fair outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as an alternative to the courts.

Payment requests made by NewDay

Ms V complains about payment requests made by NewDay. I have noted that Ms V was making payments towards her account by two methods; by making manual payments as well as by using a scheduled direct debit. Her direct debit was scheduled to always make the minimum payment required on her account, so it may have fluctuated, depending on the statement balance.

In March 2025, a statement was issued to Ms V, explaining that there was a payment due on her account of £133.33. This payment was due by early April 2025. The direct debit was cancelled, and so the payment couldn't be taken as scheduled. Later in the month, Ms V was issued another statement, which requested a payment of £310.42 by early May 2025. This amount included the missed payment from the previous month, in addition to further interest applied and late payment charges.

While I appreciate Ms V may have thought the £310.42 payment requested in April 2025 was an optional enhanced payment. From what I can see, it wasn't and was rather the total balance that was due under the account at the time as her direct debit had been cancelled. So, I can't say that NewDay has acted unreasonably here.

NewDay's communication to Ms V

Ms V said she found it frustrating and stressful to receive several emails from NewDay, asking her to log into her account to view messages, when she was unable to. New Day has explained that there was some communication they were required to send to Ms V, even when a payment holiday is placed on an account. New Day had also confirmed that Ms V's account wasn't blocked at the time, so she should have been able to access the information she required through her mobile app. New Day also said their customer service team would be able to assist if she encountered any issues. In the circumstances, I think NewDay has acted reasonably here.

Ms V's payment holiday

Ms V explained she was surprised to see a request for a payment of over £500 that was owed. Having seen internal notes that NewDay has supplied, I can't see an error has been made. NewDay explained in communication sent to Ms V that if there are amounts already overdue at the time the payment holiday started, then these will be due immediately when the payment holiday ends.

NewDay has explained that a statement was issued to Ms V around mid-May 2025, requesting a payment of £504.28 to be paid, by early June 2025. A few days later, Ms V contacted NewDay, where the payment holiday was set up. So, NewDay correctly put in place a payment holiday as requested, and the payment was requested at the end of the payment holiday, as expected.

Late payment markers applied to Ms V's credit file

Lenders are obligated to report information about their customers accurately to credit reference agencies. New Day explained to Ms V in a letter sent to her in May 2025 that if there are overdue amounts before a payment holiday is in place, then these will show on her credit file with credit reference agencies and will continue to show through the payment holiday. In this instance, NewDay has confirmed late payment markers were added to Ms V's credit file for April and May 2025. This was because a payment holiday was only put in place until after the May 2025 payment was due and missed. And so, I don't think NewDay has acted unreasonably in reporting the information they did to Ms V's credit file.

In summary, I don't think NewDay needs to do anything further in relation to this complaint. From what I have seen, NewDay has acted in line with their terms, and charges and payments owed were correctly applied and communication sent to Ms V was part of their obligations as a regulated lender.

My final decision

For the reasons I've explained, I don't uphold this complaint. So, I don't require NewDay Ltd trading as Fluid Credit Card to do anything more here.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms V to accept or reject my decision before 24 February 2026.

Ronesh Amin
Ombudsman