

The complaint

Miss B complains that Santander UK Plc recorded a late payment on her credit file in relation to her credit card account.

What happened

Miss B held a credit card with Santander. Miss B didn't make any payment towards her June 2024 statement and therefore Santander applied a late payment fee of £12 and recorded a late payment marker on her credit file.

Miss B complained to Santander to say she had been given incorrect information in a Santander bank branch in relation to her credit card repayments, and this is why the payment was missed. She said it was unfair for the late payment to be recorded on her credit file as it only arose due to the wrong information she was given by Santander.

Santander didn't agree it had made any error and thought it had provided Miss B with sufficient information and notice of when her payment was due. However, as a gesture of goodwill, it agreed to refund the late fee.

Our investigator didn't recommend the complaint be upheld. They thought Santander had given Miss B clear information about when a payment would be due on her credit card.

Miss B didn't agree, so the complaint has been passed to me for a decision.

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.

Miss B says she was given incorrect information by staff at a Santander bank branch. She hasn't given much detail about what discussions took place. In one call with our investigator, she says she was told by the branch that the over counter payment she was making would cover her payment for both the current month and the following month.

I accept it's possible Miss B was given incorrect information in the branch. I note Santander says Miss B didn't raise any issue about alleged misinformation until Santander first rejected her complaint and told her it would only look to overturn it if the late payment was as a result of an error by Santander.

However, even if Miss B had been given incorrect information in the branch, I don't think it would be reasonable for me to direct Santander to do anything to put things right. I'll briefly explain why.

After Miss B visited the branch, Santander sent to her the regular monthly credit card statement which indicated what her minimum payment for the following month was and when she needed to make the payment by. The statement made it clear that Miss B's payment in branch had been received and credited towards her previous month's statement balance, but that she was still required to make a further minimum payment for the following

month.

Santander says it also sent her a text message on the day the payment was due to remind her to make the minimum payment. Despite both of these notifications, Miss B made her payment late. I'm satisfied that Santander did all it reasonably could to notify Miss B of when her payment was due and how much it was for.

I note Santander agreed, as a gesture of goodwill, to refund the £12 late payment it applied. However, just because it did this doesn't mean it would be reasonable for me to direct it to also remove the late payment entry from Miss B's credit file. I'm satisfied that Miss B did pay late, despite being given sufficient information about when a payment was due. Therefore, the late payment entry on the credit file is both an accurate and fair reflection of how Miss B managed the credit card account during this time.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 4 March 2026.

Tero Hiltunen
Ombudsman