

The complaint

Miss C complains about the customer service that she received from Shop Direct Finance Company Limited, trading as very, relating to her order of a wardrobe.

What happened

The details of this complaint are well known to both parties and have been set out by the investigator so I won't repeat them again here. Instead I'll focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Miss C used her credit account with Shop Direct to buy a wardrobe in November 2019 but, when it was delivered, it was damaged so she contacted Shop Direct and it sent her a replacement wardrobe;
- the collection of the damaged wardrobe didn't take place at the arranged time which caused Miss C further distress and inconvenience so she complained to Shop Direct and it offered to reduce the cost of the wardrobe by £50 and to pay £30 to Miss C because she'd been misadvised about the collection and then had to write to it;
- Miss C didn't accept that offer and complained to this service - she says that Shop Direct should refund the cost of the wardrobe as compensation for its extremely poor customer service;
- our investigator said that Shop Direct had acted in-line with its complaint process and she couldn't say that it had done anything wrong in its handling of Miss C's complaint – she was satisfied that no charges were applied in respect of the replacement wardrobe and she said that the compensation offered by Shop Direct was in-line with what she would have recommended;
- Miss C says that Shop Direct's complaints process is designed to prevent customers from being able to easily discuss problems they are having with its customer service team and she hasn't had a satisfactory resolution for the amount of time spent resolving her complaint and the inconvenience to her;
- there's no dispute that there have been some issues with the customer service that Miss C has received - the wardrobe was damaged when it was delivered to her and she was mis-advised about the collection of the damaged wardrobe – which caused her inconvenience;
- Miss C has described in detail the issues that she's had with Shop Direct's customer service and the distress and inconvenience that she's been caused – and I sympathise with her for the difficulties that she's experienced – but I consider that the

compensation totalling £80 that Shop Direct has offered to her is fair and reasonable compensation for that distress and inconvenience;

- I'm not persuaded that there's enough evidence to show that Miss C has been charged more for the wardrobe than the price that she agreed to pay for it or that interest has been applied to her account incorrectly;
- I consider that Shop Direct's response to Miss C's complaint has been fair and reasonable and I'm not persuaded that it would be fair or reasonable in these circumstances for me to require it to refund the cost of the wardrobe to Miss C as compensation for the issues that she's experienced, to pay her a higher amount of compensation than it's already offered her or to take any other action in response to her complaint; and
- I find that Shop Direct should credit to Miss C's account the £80 that it's offered to her (if it hasn't already done so).

My final decision

My decision is that Shop Direct Finance Company Limited should credit to Miss C's account the £80 compensation that it's offered to her (if it hasn't already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 11 March 2021.

Jarrold Hastings
Ombudsman