

The complaint

Ms S complains PayPal (Europe) Sarl et Cie SCA (PayPal) compromised her personal details.

What happened

Ms S was in contact with PayPal and spoke to one of its advisors. Following this conversation, Ms S began to get suspicious, or spam emails, apparently from PayPal.

Ms S thinks PayPal leaked her details. Ms S raised the issue with PayPal as well as forwarding the emails to PayPal's specific email address for spam emails.

PayPal responded to this service to say Ms S' data hadn't been breached, and it had sent two of the emails Ms S had received.

An investigator at this service looked into things and didn't think PayPal was responsible for the spam messages Ms S received. But the investigator thought PayPal should have been clearer about the emails it had sent. And, PayPal hadn't responded to Ms S' complaint.

The investigator thought Ms S should be paid £50 for the poor service she'd received from PayPal. PayPal agreed but Ms S explained how stressful things had been and felt £150 was a fairer amount for PayPal to pay.

The investigator didn't change their mind, they still felt £50 was a fair offer and Ms S asked for an ombudsman to decide things.

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.

I've looked very carefully at what Ms S has sent this service. It's clear Ms S is receiving a lot of emails that appear to be coming from PayPal but aren't. Ms S has said she never clicks on links in emails and can only think PayPal has compromised her email address.

Ms S says she spoke to someone at PayPal and then received a spam email. Ms S thought it was spam because the reference was different to her other emails with PayPal. PayPal has confirmed it sent the email and the reference was different.

The shorter reference on the email matches the reference for Ms S' subsequent final response, so I'm satisfied PayPal sent the email to Ms S. This seems to be the email Ms S thinks compromised her email address, but I don't think it did.

A further email, about a data request, was also confirmed by PayPal as one it sent. I'm satisfied PayPal sent both these emails, and I'm satisfied Ms S has received other emails

from other email addresses that weren't sent by PayPal.

I don't think PayPal compromised Ms S' email address. PayPal says it carried out a review and couldn't see any data breaches, and I'm inclined to agree. The email Ms S thinks was a spam email is from PayPal – so I don't think a breach occurred there.

And as frustrating as spam emails are, lots of people receive them and it's often not very clear how someone else could have obtained the email address. But, overall, I'm satisfied PayPal didn't do anything to compromise Ms S' email address.

Ms S said it took her a lot of time to find all the spam emails she'd been sent, and this was very inconvenient. Ms S says she's been very stressed because of the number of spam emails she's received.

It must be very frustrating and upsetting to receive these emails. And PayPal could have done more to explain which emails it had sent, and this may have taken away some of Ms S' frustrations. But I can't hold PayPal responsible for the spam emails Ms S has received.

And finding all the spam emails helped PayPal, and Ms S, to know which ones it had sent and which ones it hadn't. I don't think Ms S was put to any extra inconvenience as the emails were needed to resolve her complaint.

PayPal should have responded to Ms S about the emails. It had considered other things in its final response but didn't address that specific point. If it had, I think it would have gone some way to reduce Ms S' frustrations.

Putting things right

PayPal has already paid Ms S £50 to compensate her for this lack of response, and I think this is a fair offer in the circumstances.

My final decision

My final decision is I uphold Ms S' complaint. But I think the £50 PayPal (Europe) Sarl et Cie SCA has already paid is enough to compensate Ms S, so I'm not asking it to do more to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 30 September 2022.

Chris Russ

Ombudsman