

The complaint

Miss H complains that eBay Commerce (“eBay”) hasn’t help her during a dispute she had about an item she sold on eBay marketplace.

What happened

The details of this complaint are well known to both parties, so I won’t repeat them again here. The facts are not in dispute, so 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 adjudicator for these reasons:

- eBay didn’t authorise the chargeback of funds, the buyers bank did. So eBays role was to supply information to the bank to supports Miss H’s case for defending the return of funds.
- Although Miss H wanted to supply more information, I’ve seen that information and much like the investigator, I’m not convinced it would’ve resulted in a successfully defended chargeback.
- Miss H has only supplied information showing pictures of the ring. Having considered the information, I don’t think it’s likely that this information would have resulted in a different outcome to the chargeback. This is because there isn’t enough to clearly and persuasively evidence what Miss H sent was different to what she received back. So, I can’t fairly say, on balance, that eBay are responsible for the outcome of the chargeback being decided against Miss H here.
- I do think Miss H lost out on the opportunity to send eBay further information and this must have been frustrating. Given this, I’m satisfied eBay should pay Miss H compensation for the trouble and upset this caused.
- Having thought about the impact not sending this information back had on Miss H, I’m satisfied £50 fairly compensates her for this.

Putting things right

I instruct eBay Commerce UK Ltd to:

- Pay Miss H £50 Compensation.

My final decision

My final decision is that I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 25 May 2023.

Tom Wagstaff
Ombudsman