

## **The complaint**

Mrs K complains that eBay Commerce UK Ltd closed her selling account and then took five months to release her funds.

## **What happened**

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute so I will 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:

- eBay Commerce are regulated as a payment provider only. So, although Mrs K is unhappy with her account being closed, as it wasn't eBay commerce that decided this, our service is unable to look into this further.
- As Mrs K's account was limited, eBay commerce was correct to withhold any payment until it was satisfied the correct documents had been provided. I'm satisfied that eBay's terms and conditions that Mrs K signed up to allow it to do this.
- On this occasion eBay planned to put a hold on the account for 72 days. This is reasonable given it needs to protect itself against disputes raised by buyers.
- eBay have said due to human error, the account was placed on hold for around 40 days longer than it should've been. For this it's offered Mrs K a £50 trouble and upset payment. At this point eBay also should've lifted the hold to allow Mrs K to upload her documents.
- Given the length of the delay, that I've found was the fault of eBay's, and the issue with uploading her documents, I'm satisfied £50 compensates Mrs K fairly for the frustration it caused and the time without her funds.
- eBay commerce released the payment two days after Mrs K uploaded her documentation. I'm satisfied this is a reasonable amount of time to take when sending the payment.

In summary eBay commerce were instructed to withhold Mrs K funds until she had uploaded identification documents. As I can only investigate the payment eBay made, and not the reason for the account closure, I'm satisfied the offer eBay have made is fair in the circumstances of this complaint.

**Putting things right**

eBay should pay Mrs K the £50 offered in its response to our service.

**My final decision**

I uphold this complaint and instruct eBay Commerce UK Ltd to pay Mrs K £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 17 July 2023.

Tom Wagstaff  
**Ombudsman**