

The complaint

Mr M complains about a declined buyer dispute claim with PayPal (Europe) Sarl et Cie SCA ("PayPal").

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.

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:

- The third party that the package was being returned to have confirmed in an online chat conversation on 15 June 2023 that it was received, and its specialist refund team were responsible for the refund.
- PayPal have said that if the third-party had received the package, it would've refunded Mr M, but the communication Mr M had with the business doesn't support this. The online chat Mr M had with an advisor on 15 June 2023 clearly says there was a separate refund team considering Mr M's refund, but they decided not to refund him, as he hadn't been using his account in line with its policy. So, it's clear the package was received but they had decided not to give Mr M his money back.
- The third party went on to direct Mr M back to PayPal to apply for a refund, which he has done.
- From my own research into returns to this business, I'm satisfied that the receipt does evidence it's been delivered to the correct address.
- PayPal have indicated that another address was provided to Mr M that he should've used. But having seen the returns process Mr M used, this was automated by a QR barcode. So, Mr M didn't input the address in manually and the return address was prepopulated by the company.
- The receipts provided by Mr M to evidence the three returns he made that day were all sent to the same place and clearly display the same address. It's clear from the online chat conversation that Mr M had with the third-party company advisor that the other two parcels were received and refunded.

- PayPal have declined this claim on the basis that the tracking information doesn't show the parcel was returned. I've explained above why I'm satisfied this is not correct.
- On balance and taking everything into consideration in the circumstances of this complaint, I'm satisfied Mr M has done enough to evidence he returned the package back to the third-party company, it was received and hasn't been refunded.

Putting things right

PayPal should pay Mr M the value of the package that he raised the dispute on. This amount is £850.95.

My final decision

My final decision is that I uphold this complaint and instruct PayPal (Europe) Sarl et Cie SCA to settle Mr M's claim inline with my direction above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 December 2023.

Tom Wagstaff
Ombudsman