

The complaint

Mr D complains about the customer service he received from Shop Direct Finance Company Limited trading as very ("very") after he returned an item for a refund.

What happened

In April 2022 Mr D opened a running credit account ("account") with very and purchased a set of Air Pods on it costing £189.

On 21 August 2023 Mr D returned the Air Pods for a full refund due to a fault with them. A fault that had been confirmed by the manufacturer.

Between late August and late October 2023 there were various letters/emails and calls exchanged between Mr D and very.

On 27 October 2023 very credited Mr D's account with a £189 refund.

On 7 November 2023, and after Mr D had complained, very issued Mr D with a final response letter ("FRL"). Under cover of this FRL very apologised for the service it had provided and confirmed that it would arrange for the credit of £189 on Mr D's account to be refunded to him by cheque. On 13 November 2023 very sent Mr D a cheque for £189.

On 14 November 2023 and unhappy with the service he had received from very Mr D complained to our service.

On 5 December 2023 very confirmed to our service that to settle matters it was prepared to pay Mr D £50.

Mr D's complaint was considered by one of our investigators who came to the view that in all the circumstances very's offer to pay Mr D £50 was both fair and reasonable.

Mr D disagreed with the investigator's view so his complaint has been passed to me for review and 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 can confirm that I've come to the same overall outcome as the investigator and for broadly the same reasons. There is also very little I can usefully add to what has already been said.

very credited Mr D's account with a full refund after about 9 weeks of him returning the Air Pods which very accepts was unacceptable. But it should be noted that even if there had been no shortcoming on the part of very and/or its agents it would have always, in my view, taken 2 to 4 weeks to process a refund. Therefore what we are looking at here is a delay on the part of very to refund Mr D's account of between 5 and 7 weeks.

Now I accept Mr D was caused a degree of distress and inconvenience in this case, especially given the number of letters/emails and calls that were exchanged between him and very and what was said in those exchanges.

But taking everything into account, including the length of the delay by very in refunding Mr D's account with £189, I'm satisfied that £50 represents both a fair and a reasonable sum for very to have to pay Mr D.

My final decision

My final decision is that Shop Direct Finance Company Limited trading as very must pay Mr D £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 2 April 2024.

Peter Cook
Ombudsman