

The complaint

Mr D complains about PayPal (Europe) Sarl et Cie SCA currency conversion process.

What happened

Mr D says he has currency conversion problems making a payment online. In summary he says it appears he is paying in one currency but is then charged in Sterling which meant he was charged PayPal's currency conversion rate. Mr D says PayPal's solution is cumbersome and takes some time. He would like the problem fixed and says it has caused him inconvenience.

PayPal says it refunded the currency difference of £0.36 and says it has explained to Mr D its process.

Mr D brought his complaint to us, and our investigator didn't uphold it. The investigator didn't think it our role to direct a business to change its process and thought Mr D had been given a solution.

Mr D doesn't accept that view and says PayPal's process is inconsistent. He says the currency can be selected for the main payment card but not the secondary card.

PayPal says the cards are treated in the same way.

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 have come to the overall view that I don't uphold this complaint for the reasons I will explain. I appreciate Mr D will be disappointed by my decision and confirm to him I have seen the screenshots he has provided which appear to show there is an option to change the currency on the main account card but not an option on the second card.

I hope it assists Mr D if I explain our role. We are not PayPal's regulator and it's not our role to direct it to change its systems or the way in which it operates. It follows that it's not for us to direct PayPal to reinstate a currency option even if I was sure, it had been removed. I appreciate Mr D's frustration, but we can't fairly direct a business to change a process or implement a new process when it may not be able to do so.

I have not seen any evidence here that PayPal has made a mistake or acted unfairly and not in accordance with its user agreement. I also think that Mr D is able to make payments in his desired currency, but the issue appears to be about a secondary payment method. I can see that PayPal has refunded £.36 and has tried to explain to Mr D that there may be a workaround to his problem.

Overall, I can't fairly direct PayPal do anything further in the circumstances of this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 May 2024.

David Singh
Ombudsman