

The complaint

Mr and Mrs M complain that PayPal (Europe) S.À r.l et Cie, S.C.A. hasn't located a missing refund.

What happened

Mr and Mrs M bought tickets in 2019 for just over £1,000 for a concert which was later cancelled. They bought their tickets using a credit card from a business I will call "V" via PayPal and from a company I will call "T". Mr and Mrs M raised a successful chargeback and T refunded the payment to PayPal. They say they were told the money was then sent to V but rejected. They also say each business involved appears to blame another and they would like their money returned.

PayPal says it refunded the money to V in May 2023 and says its records show the money was not returned to it at a later stage. It says it has tried to assist Mr and Mrs M but says it hasn't made a mistake and doesn't have the money.

Mr and Mrs M brought their complaint to us, and our investigator didn't uphold the complaint. The investigator thought PayPal had provided evidence the money had been sent to V and not returned

Mr and Mrs M say someone must have their money.

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. I appreciate that Mr and Mrs M will be disappointed by my decision, and I appreciate their frustration. There is no question that they have lost a significant amount of money which ought to have been returned to them and that they have been trying for some time to sort matters out. But I have to consider the actions of PayPal here and can't fairly consider what other businesses may or may not have done.

Mr and Mrs M raised a chargeback with the credit card provider and were successful. Having looked at PayPal's records I'm satisfied the refund for the tickets was sent to PayPal in 2023. I'm also satisfied PayPal sent the money to V as it was obliged to do on 31 May 2023. I can't fairly hold PayPal responsible for what then happened to the money, and I can't see any evidence that V returned the money to PayPal. So, I can't fairly conclude that PayPal made a mistake or acted unfairly here and think it did what I would have expected it to have done in these circumstances.

I can't fairly comment on the actions of the other businesses in this decision but can see that V doesn't suggest it sent the money back to PayPal after it was received. I can see V says the money was returned to T which is what the card provider also says took place. It follows that I think that provides additional evidence that PayPal doesn't have Mr and Mrs M's

money.

Overall, I can't fairly direct PayPal do anything further in the circumstances of this complaint. I am satisfied that it has provided evidence from its records that it correctly sent the refunded money to V and that the money was not returned to it.

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 M and Mrs M to accept or reject my decision before 1 June 2024.

David Singh
Ombudsman