

The complaint

A company, which I'll refer to as D, complains that PayPal UK Ltd has refused to provide it with the ability to make withdrawals from its account in Euros.

Ms L, a director of D, brings the complaint on D's behalf.

An employee of D has represented D in its complaint. However, I will refer to all comments and submissions received as being from D.

What happened

The circumstances of this complaint are well known to both parties so I will just summarise here.

- D has Euros in its PayPal account and would like to withdraw that money into a Euro-denominated bank account.
- This is not a facility within D's contract with PayPal, which requires customers to convert funds into the currency in which the account was established before withdrawal.
- PayPal does provide some customers with the ability to make multi-currency withdrawals (MCWs), but at its discretion. It's necessary to have an account manager before this can be considered.
- D has asked for an account manager, but PayPal has said it isn't eligible for this.
- D says it knows of similar businesses with an account manager, which can make MCWs. D therefore feels that PayPal's decision is unfair and its processes seem underhand.
- PayPal has said that it has complied with all its policies and has done nothing wrong.
- D has spent considerable time trying to gain the ability to make MCWs and has been passed between PayPal departments, occasionally being told incorrect information.

Our investigator looked into things and found that PayPal had no obligation to provide D with the facility to make MCWs or to provide an account manager. She said that there was no evidence PayPal had treated D unfairly in its decisions. However, she did say that the service D had received had been poor, being passed from department to department, and hearing very different explanations from different people. She said that, although PayPal had apologised for this, it should pay D £150 for the inconvenience caused.

PayPal accepted this outcome. However, D said that it didn't believe PayPal had been applying its policy fairly on when to enable MCWs. It said that it was aware of businesses of various sizes which had been provided the opportunity to make MCWs, so it was unfair that D had been refused. It also pointed out that, in the past, D's turnover through PayPal was

substantially higher than it is now but even at that time D wasn't enabled to make MCWs, unlike other customers.

As the matter was unresolved, it's been passed to me to decide.

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.

As our investigator has explained, there is no obligation on PayPal to provide the ability to make MCWs under its contract with D or to provide an account manager. PayPal has explained that it reviews accounts on a case by case basis to determine when to offer an account manager and MCWs, which I believe is reasonable. Although there may be some discretion in how PayPal undertakes these reviews and makes these decisions, I cannot say that its approach is inherently unfair.

As our investigator has also explained, we cannot comment on what services PayPal has offered to other businesses. Although D may be aware of some inconsistency in PayPal's decisions, I have no basis to say that PayPal has discriminated against D or been unreasonable in the decisions it's reached with regard to D.

However, I also agree with our investigator that the service D received from PayPal as it enquired about MCWs was poor. The answers PayPal gave were inconsistent and, on occasion, wrong. Getting to the right answer therefore took more time than it should. I note that PayPal has apologised for this.

As D is the complainant in this case, I cannot award anything for the distress caused to D's representatives; but I agree with our investigator that PayPal should pay D £150 for the inconvenience caused to D by its poor handling of D's enquiries.

Putting things right

PayPal should pay D £150. If this amount has already been paid in response to the investigator's view, no further action is required.

As I have no basis for saying that PayPal was unreasonable in the decisions it reached about providing D with MCWs or an account manager, I do not require PayPal to take any further action in this regard.

My final decision

For the reasons set out above, I uphold this complaint in part (ie in relation to poor customer service in handling D's enquiries) and require PayPal UK Ltd to pay D £150 if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask D to accept or reject my decision before 3 March 2025.

Andy Wright
Ombudsman