

The complaint

Mr L complains that an error occurred when he tried to make a share trading transaction on an account he holds with eToro (UK) Ltd.

What happened

Mr L had difficulties placing a sell position on his account which he says caused him a financial loss so he complained to eToro.

eToro looked into the complaint and said there was no evidence of a technical error on their systems. They said the particular stock was not available for certain times on the day the problem happened.

Remaining unhappy Mr L brought his complaint to our service where one of our Investigators considered what happened. They thought that eToro hadn't made any errors on the account.

Mr L disagreed saying that something wrong had happened on the day.

Because an agreement couldn't be reached the matter has come to me for a 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.

It's clear to me how strongly Mr L feels about what happened. I want to assure him that I've read and considered all of the information which has been provided even if I don't mention it all in detail. I've summarised somethings which reflects the informal nature of our service.

Where information or testimony is missing, incomplete or contradictory, I've come to a decision based on the balance of probability about what I think is most likely to have happened.

On 14 May 2023 Mr L placed several orders on his account with eToro which functioned correctly.

In the afternoon around 3pm Mr L says that he tried several times to open a sell order but due to technical difficulties this didn't happen.

eToro have checked their records and can find no evidence of attempts to place sell orders around that time. There's also no evidence of other technical errors which might have caused the problem.

As eToro has explained there were times on the day when trading in the stock was suspended which was outside their control.

Looking at all the available evidence I'm not persuaded that any errors were made by eToro that caused the problem Mr L says he experienced.

Having carefully considered everything that happened I'm satisfied eToro acted fairly and reasonably when dealing with the account so won't be asking them to take any further action.

My final decision

For the reasons I've explained above my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 6 August 2025.

Warren Wilson
Ombudsman