

The complaint

Mr H says that Home Retail Group Card Services Limited (who I'll call Home Retail) were unreasonable to charge him interest on a Buy Now Pay Later (BNPL) purchase.

What happened

Mr H has an Argos card that was provided by Home Retail. In April 2023 he made a purchase on 12-month BNPL terms. He says Home Retail failed to remind him when the plan was due to expire and that it was unfair to charge him interest when his payment wasn't received in time. He paid in full as soon as he realised.

Home Retail didn't uphold his complaint and neither did our investigator when Mr H referred it to this service.

Mr H has asked for a final decision by an ombudsman. He's explained that the terms of his account told him that Home Retail would advise him before the plan came to an end and they should have done more to do so.

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.

I know it will disappoint Mr H, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr H had opted out of paper statements, so statements were available on the app and in his online account. The statements showed the balance of the BNPL purchase and the date that the plan was due to end along with the amount of interest that would be due if payment wasn't made. The March 2024 statement explained on the front page that *"you have a Buy Now Pay Later plan ending soon" and "if you want to avoid paying interest next month, pay off your normal credit balance in full"*. The amount of interest that would be charged if payment wasn't received was clearly explained.

I think Home Retail did, therefore, conform to the terms of the account that suggested they would notify consumers the month before a plan was coming to an end.

Mr H has referred me to another decision made by this service that he says supports his claim. Circumstances vary and it wouldn't be appropriate for me to comment on the details of

another case. I'm persuaded that in the circumstances of this complaint, Home Retail have not done anything wrong and don't need to take any action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 November 2024.

Phillip McMahon
Ombudsman