

The complaint

Mrs J complains that Shop Direct Finance Company Limited (Shop Direct) haven't refunded her for items she purchased.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Mrs J, 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.

There's been a lot of information provided here about the various debits and credits issued towards Mrs J's running credit account. I can understand that it won't have been easy for Mrs J to grasp what was happening because Shop Direct made mistakes crediting the first item and then debiting it again when they realised it hadn't been returned intact. And also when they subsequently credited a return against the item that had been bought to replace it, rather than crediting the original purchase. They didn't explain the matter very well in their final response letter as they failed to list those debits and credits so that Mrs J could properly understand the movements on her account.

I've reviewed the account statements and the system information Shop Direct have sent us. That shows the transactions in more detail, and any comments made on the account. Having done that I am satisfied that I can see debits and credits made between March and July 2023 that demonstrate Shop Direct have only charged for one item.

I can see that Shop Direct offered Mrs J £20 to compensate her for the errors made when processing the item but as I can't see evidence that they have overcharged Mrs J, I think that offer was sufficient and I'm not asking them to do anymore.

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 Mrs J to accept or reject my decision before 2 December 2024.

Phillip McMahon
Ombudsman