

## **The complaint**

Mr T complains PayPal UK Ltd didn't help him when trying to fix a problem with an offer.

## **What happened**

Mr T received an offer from PayPal. Mr T had to forward a link to another person, who needed to be a new PayPal customer, and they needed to complete a payment.

If the terms of the offer were completed, each person would receive £10.

The other person Mr T sent the link to, Ms C, wasn't able to credit their account and couldn't complete the payment. Mr T called PayPal to try and resolve this but couldn't.

Mr T sent emails to senior PayPal staff but didn't receive any answers.

Eventually, Mr T was able to make a payment to Ms C, she made a payment and felt the terms of the offer had been completed. But Ms C continued to get emails saying she needed to make a qualifying payment.

Mr T complained to PayPal, and it responded to say it felt the actions it had taken had resolved Mr T's complaint.

Mr T disagreed and brought his complaint to this service. An investigator looked into things and PayPal made an offer of £20 to resolve things. The investigator thought this was fair.

The investigator said they thought lots of what Mr T had complained about was to do with Ms C's account, and their inconvenience, and they couldn't consider this.

And the investigator said the payment between Mr T and Ms C wasn't an eligible payment, so wouldn't have qualified for the £10 rewards. Because of this, the investigator said they didn't think PayPal needed to pay anything, so the £20 offer was fair.

Mr T disagreed and said the investigator had missed the core of the complaint. Mr T said his complaint was about the poor service he'd received from PayPal while trying to fix things.

Mr T said PayPal never explained the payment didn't qualify and it had plenty of opportunity to do this. Mr T tried to get a dialogue going with PayPal, but it never responded, and the numerous calls and emails were inconvenient.

Mr T asked for an ombudsman to review things.

## **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.

Complaints about referral offers can be quite complex due to the rules this service must

abide by. This complaint is made by Mr T, so I can only consider errors or omissions by PayPal which arise from Mr T's relationship with PayPal.

I think Mr T's relationship with PayPal, in respect of this complaint, extend to the link he was provided and whether this worked. It seems the link did work, and Ms C was able to open a PayPal account using this link.

The next part of the offer relied on another customer, Ms C, doing something, making the eligible payment. I can't consider whether Ms C was able to make the eligible payment or not, Mr T can't bring this complaint.

Mr T made several calls to PayPal, but I think these were on behalf of Ms C. Mr T's said these calls involved trying to sort out Ms C being able to credit her account and then making the payment itself.

I think these calls relate to Ms C's relationship with PayPal, not Mr T's relationship.

Mr T sent emails to PayPal to try and resolve things, and received no response, but again I think these emails were on behalf of Ms C.

I can't compensate Mr T for any poor service he experienced whilst calling or emailing on behalf of someone else.

And I think PayPal failing to properly explain the payment Ms C made wasn't a qualifying payment also relates to Ms C's relationship with PayPal.

Even though Mr T might qualify for a £10 payment, and this is potentially relevant to his relationship with PayPal, I think this was reliant on the actions of Ms C, something I don't think I can consider.

And the failure of this £10 credit is because of the inaction of Ms C, whether this is PayPal's fault or not, and again I don't think this is something I can fairly consider.

This means I don't think PayPal's made an error in its dealings with anything relevant to Mr T's relationship with PayPal. It sent a working link to Mr T, and this is, I think, the limit of its relevant relationship with Mr T in regards to this specific complaint.

This means the offer from PayPal of £20 isn't something I can endorse, as I don't think PayPal's made any errors in its dealings with the matters relevant to Mr T's PayPal account. I leave it open to Mr T to contact PayPal if he wants to accept this offer.

But since I don't think PayPal's made any errors in the way it handled Mr T's account, or the relevant part of Mr T's offer, I don't think PayPal needs to do anything to resolve Mr T's specific complaint.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 2 January 2025.

Chris Russ  
**Ombudsman**