

The complaint

Mr M complains PayPal UK Ltd won't allow him to use his email address on his account.

What happened

Mr M wanted to open a PayPal account, and used an email address he's had for many years. PayPal said the email address was already in use on another account.

Mr M opened an account with a different email address and complained to PayPal about not being able to use the email he wanted to. PayPal responded to say it could see his email address had been successfully confirmed and updated.

Unhappy with this response, Mr M brought his complaint to this service. An investigator looked into things but didn't think Mr M's complaint should be upheld.

The investigator was satisfied Mr M was eligible to complain, but didn't think it was reasonable for PayPal to remove someone else's email from an account on another consumer's instruction.

The investigator said the other account holder had Mr M's permission to use his email address at the point of application and, once confirmed, it would be unfair for PayPal to now remove it.

Mr M didn't agree, and said PayPal could have contacted the other account holder and asked them to remove the email address. Mr M said he's trying to legitimately reclaim his email address, it's unfair to allow someone else to control it.

Mr M is concerned about the permanent use of his email address once validated many years ago. And Mr M says the other person might receive payments meant for him.

Mr M asked for an ombudsman to decide 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.

I can see Mr M asked the investigator about the independence of this review, and whether an ombudsman would look into this complaint fairly and objectively.

I can assure Mr M I've reviewed his complaint fully, and independently of the investigator. It's my role to impartially decide Mr M's complaint, and I've looked very carefully at what he's said when he first approached the service and in response to the initial assessment.

Mr M's had an email address, email 1, for a number of years. Some considerable time ago Mr M helped someone set up their PayPal account. As part of the set up Mr M allowed the

other person to use email 1.

To set up a PayPal account there's usually a validation or confirmation process, checking the email address is valid, in use and accessible to the person setting up the PayPal account. It seems this happened, so I can't say PayPal made an error here.

And this confirmation process explains PayPal's slightly confusing answer in its final response. PayPal said Mr M had confirmed his email address, but it meant email 2, not email 1, even though email 1 was the reason for Mr M's complaint.

Once a PayPal account's set up, and the email confirmed, people can make payments to the account using the email address. Essentially, the email address is the account number.

Although Mr M says he's troubled by the fact his email address, email 1, could be permanently attached to the other person's account, I can't say this is unfair.

Mr M confirmed the use of email 1 by the other person, and I think PayPal's allowed to continue to allow the other person use of this email on their PayPal account.

Mr M says payments meant for him might end up with this other person. But the other person has held their PayPal account, under email 1, for some considerable time.

I think it's more likely Mr M would receive payments meant for the other person if PayPal was to change over the emails. So, I don't think it's fair for PayPal to remove the email without the other person agreeing.

And I don't think I can compel PayPal to contact the other person and ask them to remove email 1. PayPal's said it's not willing to contact the other person on Mr M's behalf, and this is a position it's reasonable to take.

If PayPal was to contact the other person, it couldn't then update Mr M on the outcome anyway, it would involve actions taken on the other person's account and their data, so I'm not sure Mr M would get the outcome he wants anyway.

Mr M's said he's looking to reclaim his email address, but I don't think the other person having email 1 on their PayPal account either means they control the email or is stopping Mr M from using his personal email.

It stops Mr M from using email 1 on a PayPal account, but I'm satisfied he authorised the other person to use his email address, I can't say that's PayPal's fault.

I can understand Mr M's frustration here, but I have to consider what, if anything, PayPal has done wrong. I don't think PayPal's made an error in allowing Mr M to authorise the use of email 1 on another person's PayPal account.

I realise at the time of authorisation Mr M didn't foresee this issue, but I'm satisfied Mr M allowed the other person use of email 1 at the time. This isn't an error by PayPal.

And because I don't think PayPal's made a mistake here, I can't ask it to do anything to resolve things for Mr M.

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 M to accept or reject my decision before 25 February 2025.

Chris Russ
Ombudsman