

## **The complaint**

Mr R complains that eBay Commerce UK Ltd delayed the release of funds from his account until he provided certain forms of identification.

## **What happened**

In October 2024 Mr R sold an item through eBay. The proceeds from the sale were sent to Mr R's eBay account. However Mr R says he was unable to have the funds sent to his bank account as eBay Commerce said that he needed to verify certain information to release the funds held.

Mr R says he tried on numerous occasions to update his details but was unable to do so. He says he wasn't appropriately supported by eBay Commerce in getting his funds released. eBay Commerce say Mr R didn't upload the information it needed in the correct format. And while it accepted Mr R had sent some information via email this wasn't how its verification systems functioned.

As Mr R was unable to get his funds released, he complained – eBay Commerce looked into matters but said it wasn't able to see the issues Mr R was having in uploading his documents to its website and so re-clarified how Mr R needed to upload his information.

Mr R remained unhappy so referred his complaint to our service. Our investigator looked into the situation and tried to work with Mr R and eBay Commerce to see if there was a different way Mr R could access the money. eBay Commerce said the format in which the information was provided wasn't correct so its systems couldn't verify the information within its usual process. Mr R continued to maintain he provided the relevant information, and it was eBay Commerce's systems that were causing the issues.

The investigator looked into the complaint but didn't uphold it – he said that eBay Commerce had applied its terms and conditions correctly. He was also satisfied that there wasn't an issue with eBay Commerce's systems so the request for the verification documentation in the format requested by eBay Commerce was reasonable.

As the situation couldn't be resolved, the complaint has been passed to an ombudsman to decide.

## **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.

eBay Commerce is entitled to take the actions it has in relation to Mr R's account. Its terms explain that it can and will place restrictions on a customer's access to funds in certain circumstances. This is what it did here. It told Mr R what it had done and explained what it needed from him before it would remove the restrictions.

There has then been a protracted back and forth between Mr R, eBay Commerce and

eventually our investigator. The issues circled around the documentation provided and also the format that the documents were uploaded in. eBay Commerce has explained why the information was needed and why following the process set out would mean the information would get to the relevant team as soon as possible.

I appreciate Mr R has said he sent in the information on a number of occasions, but eBay Commerce has explained that it was uploaded in the incorrect format and the version sent by email wasn't through the channel it needed, and the document didn't have the same address as his eBay Marketplace account at the time. So, on each occasion eBay hasn't been able to accept the identification he has provided.

Having considered eBay Commerce's reasons for not accepting the documents to date, I think it has fully considered what Mr R has provided but has made a reasonable decision by not accepting them. I can see eBay Commerce asked Mr R on several occasions to highlight the reasons he wasn't able to upload the document in the right format so it could assist him further, but this wasn't clarified. And even following these request Mr R still uploaded a copy of the documentation in the incorrect format.

I understand eBay Commerce has now released Mr R's funds, it has told us it has done this on an exceptional basis and isn't part of its usual process. So while I note eBay Commerce has been able to now verify Mr R's account I'm satisfied it didn't need to do this sooner as it wasn't being unreasonable in the request for the verification documentation to be uploaded in the required format, under its usual process.

In these circumstances, it wouldn't be fair for me to say eBay Commerce should have released the funds to Mr R sooner. It was acting fairly and reasonably in asking for further information from Mr R before it did that. It follows that there's no more I can expect of eBay Commerce here.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 21 April 2025.

Jag Dhuphar  
**Ombudsman**