

## **The complaint**

Mr B complains PayPal UK Ltd treated him unfairly around a payment he made.

## **What happened**

Mr B paid a friend £650 from his PayPal account, and although the payment debited Mr B's account the person meant to be receiving it said it hadn't credited their account.

Mr B complained to PayPal, and it responded to say the payment had been successful but the receiver's account was restricted, so they couldn't access the payment. PayPal said it had reached out to the receiver to ask for a refund.

PayPal said it had requested some call recordings to be sent to Mr B and said it was sorry for the additional stress Mr B had been caused and paid him £80 in compensation.

Unhappy with this response Mr B brought his complaint to this service. Mr B told us he didn't have enough space on the complaint form to tell us everything about his complaint, but had sent in lots of call recordings and these needed to be listened to.

Mr B said PayPal hadn't followed the correct guidance for dealing with vulnerable consumers and it didn't understand the many complaints he'd made.

An investigator looked into things but couldn't listen to the calls Mr B sent in. The investigator said PayPal appeared to have correctly recorded Mr B's vulnerabilities and could understand his frustrations with a lack of call backs.

But, the investigator thought PayPal hadn't made a mistake in regards to Mr B's £650 payment, it had now refunded this to Mr B and paid £80. Then investigator thought this was fair so they didn't think Mr B's complaint should be upheld.

Mr B disagreed and said the investigator hadn't looked at things properly. Mr B said this service needed to look for the evidence to uphold his complaint, and needed to listen to every call he'd sent us.

Mr B said PayPal had acted criminally and this service claims to help customers but is flawed. Mr B asked for an ombudsman to decide things.

## **My provisional decision**

I issued a provisional decision, and in it I said:

*This service handles individual disputes between consumers and regulated businesses, like PayPal. But this service isn't a consumer champion, and we don't represent consumers in bringing their complaints.*

*So, although Mr B feels this service needs to look for the evidence to uphold, and bring Mr B's complaint for him, I don't think we do.*

*I think it's for Mr B to articulate his complaint, and once we know what Mr B's specifically unhappy with, we can look to assess or decide whether, overall, PayPal's treated Mr B fairly and reasonably.*

*The final response I've seen, related to Mr B's £650 payment, was sent on 22 August 2024, by email. In this response PayPal says it's paying Mr B £80 and why. Mr B's said he didn't know why PayPal paid the £80 and because of this he made numerous calls.*

*But I think PayPal explained clearly why it had paid the £80. And the £80 credited on the same day as Mr B was sent the response. I don't think Mr B needed to make any calls to PayPal to find out why he'd been paid money, it had already said why.*

*Mr B says he spent many hours on these calls, and got conflicting information. Whilst this must have been frustrating, I can't say PayPal made an error here, I think it had already clearly explained what the £80 was for.*

*And PayPal was under no obligation to return Mr B's £650. Mr B willingly made the payment, and it was sent successfully. The issue appears to be the receiver's account, but this isn't something Mr B can complain about to this service.*

*This service was set up under a set of rules, DISP. And DISP 2.7.6 says Mr B must have a complaint arising from matters relevant to his relationship with PayPal.*

*Mr B could complain about the payment if it didn't leave his account, but the receipt of the payment is a matter relevant to the receiver, not Mr B. I can't consider whether PayPal did anything wrong in not allowing the receiver to access the money Mr B sent.*

*And I can't consider any calls Mr B made, on behalf of the receiver, to find out what was going on.*

*Mr B received a refund of the £650, but says the receiver not being able to access this money caused a relationship breakdown. But I don't think I can consider this part of Mr B's complaint.*

*The receiver not being able to access the money is their complaint to make. I can't consider any knock on effect to Mr B of the receiver not being able to access the money, all I can consider is whether the payment successfully debited Mr B's account, and it did.*

*Mr B's sent this service a number of calls and asked us to listen to them to construct his complaint for him. But the format Mr B's sent the calls in isn't one this service can access.*

*If Mr B feels any of the calls he made are relevant to his complaint he can send them again, in a different format, and I think he needs to explain what parts of the calls he's unhappy with. As above, if any of the calls are on behalf of the receiver, I can't consider these.*

*Mr B says PayPal's acted criminally, but this isn't something this service can decide. If Mr B thinks PayPal has broken the law, he should get some legal advice on this.*

*Looking at what I can see Mr B was unhappy about, the payment he made, I think PayPal's treated him fairly.*

*Mr B wanted to make the payment, and PayPal debited his account and paid it to the right receiver. When Mr B told PayPal the receiver couldn't access it, PayPal started the process of recovering the payment for him, and refunded it to him.*

*I don't think PayPal needed to compensate Mr B for this, it completed a payment in line with his instruction, then recovered it for him. I don't think PayPal made a mistake here, and so it follows I don't think PayPal needed to compensate Mr B for this part of his complaint.*

*If Mr B can tell this service, specifically, what else he's unhappy with then we may be able to look further into things. But, this service isn't free to assess or decide every complaint brought to it.*

*DISP 2.7.6 lists the things this service can consider, and complaint handling isn't listed here, or covered elsewhere. So, if Mr B is unhappy with the way PayPal handled his complaint, including the complaints team not calling him back, I won't be able to consider this.*

*I leave it to Mr B to explain further specifically why PayPal treated him unfairly, but if he doesn't add anything further my decision is likely to be PayPal's treated him fairly, and I won't look to uphold his complaint, or ask PayPal to pay any compensation.*

### **Responses to my provisional decision**

PayPal didn't respond to my provisional decision, and it didn't need to.

Mr B responded to say I'd missed the point of his complaint, and it needs a full and proper investigation. Mr B said he didn't understand how this service doesn't understand what's going on.

Mr B said I have all the evidence I need and if this was looked at properly there'd be a positive outcome. Mr B said this service is now complicit in criminal activity.

Mr B said until I respond to his actual complaints, he doesn't feel this could ever be over.

### **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.

As I said in my provisional decision, I think it's for Mr B to bring his complaint to this service and tell us what he's unhappy about.

Mr B's responses say he's given us all the evidence we need, but I disagree. I still don't think Mr B has told this service what his specific concerns are.

Whilst I understand Mr B feels he's told us everything, I invited him to tell us more in response to my provisional decision, but Mr B hasn't done this. Instead, Mr B's told me I should have everything I need, but I don't think I do.

Mr B's complaint is still unclear to me, the only two complaint points I think I can address are those in my provisional decision, the recovery of Mr B's £650 payment and what the £80 compensation payment was for.

I think I've addressed both these points in my provisional decision, and nothing Mr B's said changes my mind here.

Mr B's not added anything further, other than it's for this service to look for the evidence to uphold. As I explained before, I don't think it's for this service to bring Mr B's complaint on his behalf, it's for Mr B to explain specifically what he's unhappy about.

Mr B says this service is now complicit in any criminal activity he feels PayPal's committed. As I said in my provisional decision, if Mr B thinks the law's been broken, he should get some legal advice about this.

Mr B says this complaint can't be over until I've addressed his actual complaint. But my decision is final, so it's the end of this service's process. I realise Mr B will be unhappy with this, but it doesn't change the fact ombudsman decisions are final.

Mr B says I've missed the point of his complaint, but he hasn't then told me what this is.

From the information I have, and what Mr B's told this service he's unhappy about, I can't see PayPal's done anything wrong.

And since I don't think PayPal's done anything wrong, in line with my provisional decision, it follows I can't ask it to pay Mr B more compensation or do anything else to resolve his 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 B to accept or reject my decision before 2 July 2025.

Chris Russ  
**Ombudsman**