DRN-5669360

The complaint

Miss S complains that PayPal UK Ltd ("PayPal") won't refund transactions on her PayPal account which she says she didn't authorise.

What happened

The background to this complaint is well known to both parties, so I won't repeat everything here. In brief summary, Miss S has said that in December 2023 and January 2024 numerous transactions were made from her PayPal account which she didn't authorise. Ultimately, PayPal didn't agree to refund Miss S these particular transactions, and Miss S referred her complaint about PayPal to us. As our Investigator couldn't resolve the matter informally, the case has been passed to me for a 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.

Having done so, I've decided to not uphold this complaint for materially the same reasons as our Investigator. There's no need for me to repeat these reasons here, but in brief summary I note that the information shows that, prior to these disputed transactions occurring in December 2023 and January 2024, Miss S reported to PayPal in September 2023 unauthorised transactions on her PayPal account made by her son. PayPal and Miss S were in touch at that time about securing the account. I note that later, on 20 December 2023, Miss S updated her dispute claim with PayPal, saying she didn't recognise further transactions that had taken place since September 2023.

It's not those transactions that are in dispute here, but instead transactions that then took place later in December 2023 and January 2024. But from the information I've seen, it seems that Miss S's son still likely had access to her account, just as he had in September 2023, but that Miss S took no action to change this, even after she reported to PayPal in September 2023 what had happened. I've considered everything Miss S has said about this. But I've got to be fair. And I don't think it would be fair or reasonable for me to tell PayPal that it must refund to Miss S the disputed transactions from December 2023 and January 2024, in circumstances where it already refunded previous transactions on good faith, and where Miss S's son was likely able to continue to access the account and make transactions on the account post-September 2023 in such a way that it would have looked at the time like he had authority to do so.

I've considered everything that's been said and for the same reasons as explained by our Investigator, I can't see anything that makes me think PayPal has acted unfairly or unreasonably in the way it has dealt with this matter. So I don't uphold complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss S to accept or reject my decision before 30 September 2025.

Neil Bridge
Ombudsman