

## **The complaint**

Miss G complains eBay Commerce UK Ltd (Commerce) won't allow her to spend a voucher.

## **What happened**

Miss G added a voucher to her eBay Marketplace (marketplace) balance. Marketplace then closed Miss G's account and wouldn't let her access the money in the voucher.

Miss G complained to Commerce, and it said Miss G had been given the correct information about her complaint, said no further action was needed and closed Miss G's complaint.

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

The investigator explained the separation between marketplace and Commerce and could only look at acts or omissions from Commerce. The investigator thought the vouchers were part of a marketplace balance, and not anything to do with Commerce.

Because of this the investigator didn't think they could look at a complaint about the voucher, as Commerce wasn't involved in the adding of the money or the closure of the marketplace account.

Miss G disagreed and said Commerce had given her this service's details so we should be able to help or direct her to the right place to help.

Miss G said she could have redeemed the voucher elsewhere but chose the marketplace and now can't access the money the voucher represented. Miss G thought Commerce should be able to give her the voucher back, the value of it or allow her to spend it.

Miss G asked for an ombudsman to decide her complaint.

## **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.

Commerce is a regulated business, so I can look into its actions. Marketplace isn't a business I can look into, so I need to decide if Commerce was involved in the loading or redeeming of the voucher or the closure of Miss G's account.

Miss G had a marketplace account, and could add to the balance of this account, but the money held there isn't held in a regulated capacity, it isn't a bank account or held as electronic money.

The balance is just a credit Miss G could choose to spend on the marketplace or could, in certain circumstances, move to her bank account.

If Miss G is able to move the money to her bank account, the movement of the money is a regulated activity Commerce carries out.

But Miss G loaded a voucher to her marketplace balance, not cash. And vouchers can't be moved to a bank account, they can only be used to purchase something on the marketplace.

I don't think Commerce was involved in the redemption of Miss G's voucher. And I don't think Miss G was able to move the value of the voucher to her bank account, so Miss G can't have asked Commerce to carry out a regulated activity for her.

And Commerce isn't responsible for Miss G's account with marketplace. I think the decision to close Miss G's account was a decision made by marketplace, so I don't think Commerce has stopped Miss G being able to spend or access her voucher.

I'd expect Commerce to give Miss G our details, Commerce is a regulated business, but it's then my decision whether I have the ability or jurisdiction to look into Miss G's complaint.

I accept this is a really unfortunate set of events for Miss G, but I don't have the jurisdiction to look into the actions of marketplace, so I can't tell it to release the voucher or money to Miss G or allow her to spend its value.

The investigator said Miss G could look into getting some advice, including free legal advice, about her options around raising her claim further with marketplace. It doesn't seem the marketplace is part of another alternate dispute resolution service.

But I don't think Commerce was involved in Miss G's voucher redemption, or account closure, so I don't think Commerce has treated her unfairly, so I can't tell it to do anything to put things right.

### **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 Miss G to accept or reject my decision before 12 November 2025.

Chris Russ  
**Ombudsman**