

The complaint

A company, which I will refer to as Z, complains that Amazon Payments UK Limited (APUK) unfairly closed its account.

What happened

APUK told us that it applied restrictions to Z's account, then ultimately closed the account. It said it had considered the documentation Z had provided, but it was not prepared to allow Z's account to be re-opened. It is satisfied that the terms and conditions of its agreement with Z allow it to take the actions it did.

Z's representative told us that he believes APUK's actions are unreasonable and unfair. The continued deactivation of its account is causing significant harm to Z, and is preventing Z from selling its products.

One of our investigators looked at this complaint, but did not uphold it. Z's representative did not accept our investigator's conclusions, so the matter was referred to me.

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.

APUK is strictly regulated, and must take certain actions in order to meet its legal and regulatory obligations. That sometimes means, as in this case, that it will carry out a review of the accounts that it holds. I do not criticise APUK for carrying out such a review.

I acknowledge that Z's representative feels very strongly about this complaint, and that he would very much like to have further information about why APUK has made the decision it has. However, APUK is not required to give Z a reason for its decision to close Z's account. It has nevertheless provided an explanation to the Financial Ombudsman Service.

Our rules allow me to accept information in confidence where I consider it appropriate, and I have done so here. Having reviewed all of the evidence, I am satisfied that APUK has treated APUK fairly. That means I do not require APUK to reinstate Z's account, nor do I require it to take any other action.

My final decision

My decision is that I do not uphold this complaint against Amazon Payments UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Z to accept or reject my decision before 19 February 2026.

Laura Colman
Ombudsman