

The complaint

Miss T complains Shop Direct Finance Company Limited (trading as Very) failed to give her sufficient warning about the end of her Buy-Now-Pay-Later (BNPL) period.

What happened

In February 2022, Miss T opened a running credit account with Very. Regular purchases on this type of account accrue interest. The account also allows some items to be bought on a BNPL basis, where interest can be avoided if the purchase is repaid by a set date. Miss T used the account to purchase several items on a BNPL basis between 2022 and 2024.

Miss T had to repay one of these purchases by 25 July 2024 to avoid interest being charged. She missed the deadline and Very applied £15.67 of interest to her account. As she didn't think Very gave her appropriate reminders about the deadline, she raised a complaint.

In its final response dated 25 March 2025, Very said Miss T's monthly statements warned her about the due dates of any BNPL items. It concluded she had been sufficiently warned about the relevant deadline and didn't uphold her complaint.

Miss T said she only had access to the first page of the statement. Additionally, she said she didn't think statements were an appropriate way of warning her about any BNPL deadlines, as she never had to look at her statements before.

Our investigator thought Very did enough to remind Miss T about the 25 July 2024 deadline. As Miss T disagreed, the complaint has come 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.

This includes the relevant laws, regulations, guidance and standards, codes of practice and good industry practice. And where it's unclear what's happened, my conclusions are based on what I think is most likely to have happened given the information available.

While I might not comment on everything (only what I consider key) this is not meant as a discourtesy to either party – it reflects my role resolving disputes with minimum formality. I'd like to assure both parties I've carefully considered everything they've sent.

It's not disputed that Miss T is familiar with how BNPL works. She has made several such purchases with Very since 2022, and she said she hasn't had any issues with them. The key issue here is whether Very had given Miss T sufficient warning about the 25 July 2024 deadline for one of these purchases. So that's what I've focused on.

After reviewing everything that happened, I've not found much else I can add beyond what our investigator already said. And for broadly the same reasons as hers, I won't be upholding Miss T's complaint. I'll explain.

Very provided a copy of an email it sent to Miss T on 6 July 2024, which said her new statement was available to view online. It also said “Your BNPL delayed payment period is due to end on 25 July 2024”. The email provides a hyperlink to Miss T’s online account and explains she can make a full or partial payment from her online account.

Very provided a screenshot showing the interface Miss T would have seen, had she logged into her online account and clicked on the “Buy Now Pay Later” section of her account. This section gives a summary of her BNPL purchases, including the end dates for each one.

I can also see the statements dated 5 June 2024 and 5 July 2024, that Miss T likely had access to, clearly highlight a BNPL purchase was coming to an end on 25 July 2024, and that she had to repay the balance by that date to avoid being charged interest.

I’m aware of Miss T’s personal circumstances and problems accessing her account information. She said she couldn’t access some of the information on her online account and could only access the first page of her statements. It’s not clear when she started to have problems accessing her account information. I also haven’t seen anything to show she raised these issues before the 25 July 2024 deadline. So I’m not persuaded there’s enough evidence here to show she likely had access issues before this date that prevented her from accessing the 25 July 2024 deadline reminders for her BNPL purchase.

I’m also not persuaded, even if I were to accept she had issues accessing her account information before 25 July 2024, that this was due to a system error by Very. I say that because Very checked its systems and confirmed there was no system error at the time — and I’ve been provided little evidence to show Miss T’s access issues were caused by Very.

However, access issues aside, I agree with our investigator that Very reminded Miss T about the 25 July 2024 repayment deadline in other ways. These alone gave Miss T sufficient warning about the 25 July 2024 repayment deadline, notwithstanding her access issues.

I appreciate why Miss T wanted text reminders for her BNPL deadlines, similar to those she received for her minimum repayments. But text reminders aren’t part of Very’s process, nor is Very obliged to provide them for BNPL deadlines under the current regulatory framework.

Considering all the above, I find that Very gave Miss T enough warning that she had to repay her BNPL balance by 25 July 2024 to avoid paying interest. And as I also haven’t found any service failings in the way Very acted during the end of the BNPL repayment period or responded to Miss T’s queries, I’m not asking Very to do anything further.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss T to accept or reject my decision before 13 January 2026.

Alex Watts
Ombudsman