

The complaint

Mrs A complains that Shop Direct Finance Company Limited trading as Very ('Very'), unfairly charged her interest on her account.

What happened

Mrs A has a catalogue account with Very through which she makes purchases using its credit facilities. In May 2023, Mrs A bought an item costing just over £194.20 on 'Buy Now Pay Later' ('BNPL') terms where no interest would be charged so long as the payment (in full) was made before the BNPL 'delayed payment period' (the 'expiry date'). However, because Mrs A didn't repay the cost of the item before the expiry date of 28 February 2024, she was charged interest.

In August 2024, Mrs A complained to Very. Her main complaint was that it didn't give her sufficient notice that the BNPL expiry date was approaching. Mrs A also complained about two late payment fees. As a gesture of goodwill Very refunded one such fee. Mrs A made several other complaints but Very said it hadn't made any errors. When the matter was passed to us our investigator didn't recommend upholding the complaint. Mrs A disagreed with the investigator's findings and asked for an ombudsman to consider matters. I issued a provisional decision providing additional reasoning particularly around what Mrs A said about the calls she had with Very's agents. But I still reached the same outcome as that of our investigator. Very agreed with my provisional findings. Mrs A didn't provide anything further.

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 very much sympathise with Mrs A's situation. Having reconsidered everything carefully, I've come to the same conclusions as that set out in my provisional decision. I should also repeat what I said in my provisional decision in that I'm in agreement with what our investigator said we will (and will not) consider as part of this complaint. So, if Mrs A has any other concerns about Very which do not form part of this complaint, she will have to raise this with that firm in the first instance. In terms of what I'm considering here, I'm not upholding the complaint for the following reasons:

- Mrs A says Very didn't give her sufficient notice that the BNPL term was due to expire. But I can see from monthly statements that this information was readily available to her. And Very's terms and conditions were also clear on this point. So, I can't say Very did anything wrong in this regard. Similarly, I can't say Very acted unfairly when it applied late payment fees because the relevant payments Mrs A made were only made after the 'pay by' dates given to her in her monthly statements.
- Mrs A says she found the Very app difficult to navigate. I'm, of course, sorry to hear that this was the case. As our investigator noted, it isn't for our service to say how businesses should operate. However, in the round, I think Very provided

Mrs A with clear, fair and not misleading information in terms of her account including the BNPL terms and the payments she'd be expected to make (and by which date). I should note that Mrs A had opted to have her statements delivered via her online account. And I can see Very sent Mrs A notifications every time a statement was ready to be viewed. I can't conclude, for the reasons set out above, that it did anything wrong here.

- Mrs A complains about a £50 promotional voucher being reversed which Very did after she returned a faulty item. I note what Mrs A says about the application of the Consumer Credit Act 2015. I want to reassure her that I've taken all relevant law into account when reaching this decision. However, even according to Mrs A's own submissions, she returned an item which meant she didn't spend the minimum amount of £100 in order to qualify for the (£50) voucher. And given what Very's terms say about this (i.e. that voucher offers can be reversed under such conditions), I can't fairly say it did anything wrong in this respect.
- I've listened to the call Mrs A referred to dated 31 July 2024 but from what I can hear, the agent didn't provide any misleading information about the voucher. I've also listened to other calls Mrs A had with Very's agents. Amongst other things, she says Very's agents were rude to her. But I can't hear that this was the case. All in all, I can't fairly or reasonably conclude the agents who spoke to Mrs A did anything incorrectly in terms of the customer service provided.

For all these reasons, and whilst I know this will be a disappointing outcome for Mrs A, I'm not upholding the complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 21 October 2025.

Yolande Mcleod
Ombudsman