

The complaint

Mr M complains about the way Next Retail Limited ('Next') handled matters related to his credit account.

What happened

In May 2025 Mr M opened a credit account with Next and placed an order. Mr M makes various complaints about the credit account (the security checks carried out) and problems with orders he placed after opening the account. Next applied £25 credit to his account by way of an apology for any inconvenience caused. Mr M remained unhappy so referred the complaint to our Service.

Our investigator didn't recommend upholding the complaint. In brief, he said we didn't have the power to look at issues related to the retail side of Next's activities. And as far as those issues we could review, he thought Next had acted correctly as it was taking reasonable steps in terms of the security measures it took Mr M through. Mr M disagreed and asked for an ombudsman's decision on this matter. He thought Next could've provided him with a better service all round.

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.

The main issue here is that when Mr M asked for the first order using his credit account to be delivered to the store rather than his home address, Next told him this wasn't possible due to security reasons. It said he'd needed to have the items delivered to his home address (for the first order at least). Mr M wanted the goods delivered to a store, so he didn't have to pay for the delivery charge (delivery charge didn't apply when goods are sent to the store).

I understand Mr M's frustration here, but I don't think Next's decision was unreasonable. Next clearly explained to him the reasons why goods needed to go to his home address for the first order, and these reasons seem to be reasonable, fair and proportionate. I also don't think the additional security checks that were carried out due to Mr M being at a new address was unfair or unreasonable. Next explained why all of these steps were necessary to Mr M. And I can see these reasons were a protective measure to keep his account safe from activities such as fraud. So, all in all, I think Next has acted fairly in this regard.

As our investigator has said, we don't have the power to look at some of the retail issues Mr M has complained about. These aren't regulated activities. But from everything I've seen in terms of the credit account, and the customer service Next provided in respect of this account, I'm satisfied it acted fairly and reasonably here. I can see Next did apply £25 to Mr M's account for any customer service issues that caused inconvenience which seem to mostly relate to the retail side of things.

Taking everything into account, my decision is that I'm not upholding this complaint. I know this will be a disappointing outcome for Mr M.

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 Mr M to accept or reject my decision before 8 January 2026.

Yolande Mcleod
Ombudsman