

The complaint

Mr C complains that PayPal UK Ltd don't include all relevant information on their mobile app.

What happened

Mr C raised a complaint with PayPal because he was unhappy to have discovered that PayPal's app doesn't provide the same level of information as PayPal Credit's monthly account statements. Mr C had relied on his PayPal app and hadn't reviewed his monthly account statements, and so hadn't been aware of interest that was accruing on his account – as this information wasn't available to him on the app.

PayPal responded to Mr C but didn't feel that they'd done anything wrong and explained that the monthly account statements provided all the information that Mr C needed to maintain an accurate understanding of his account. Mr C wasn't satisfied with PayPal's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel PayPal had acted unfairly as Mr C contended. Mr C remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

In his submissions to this service, Mr C has explained that he feels that by not providing a comparable level of information in the mobile app to that available in the monthly statements, that PayPal are in breach of industry regulation, including the Consumer Duty, as published by the Financial Conduct Authority ("FCA").

It's therefore important to confirm that this service is not a regulatory body. This means that I have neither the remit nor the authority to decide whether PayPal have acted in accordance with regulation or not. Instead, this service is an informal, impartial dispute resolution service, with a remit focussed on fairness of outcome. Accordingly, while I have taken relevant regulation into account when assessing this complaint, including the Consumer Duty, my decision here is ultimately based on whether I feel PayPal have acted fairly or not.

The key aspect of Mr C's argument appears to be that he feels it's reasonable for him to have relied solely on PayPal's mobile app to monitor his PayPal credit account. And because PayPal's mobile app doesn't include key information about his account, such as interest being accrued, Mr C wasn't able to effectively monitor and manage his PayPal credit account.

I'm not persuaded by Mr C's argument. One reason I say this is because I feel that there is a responsibility on account holders to take reasonable steps to understand the nature and the ongoing position of their accounts. As such, I feel that the relevant question isn't *'is all the information that Mr C needs to effectively manage his account available on the PayPal*

app?, but is instead, *'is all the information that Mr C needs to effectively manage his account available to Mr C?'*

The answer to that second question is clearly, yes. If Mr C had reviewed his account statements, he would have had all the information about which he is unhappy at not being able to access on the app alone. This brings us back to the main thrust of Mr C's argument, and to ask whether it's reasonable for Mr C to have relied solely on PayPal's app when managing his account.

Mr C refers to the Consumer Duty in support of his argument, and feels that as PayPal 'push' account holders towards the mobile app, there is a responsibility on PayPal to ensure that all relevant information is available to account holders on the app. Additionally, Mr C notes that the FCA has said that important account information should not be 'hidden away'.

But while it may be the case that PayPal encourages account holders to use the mobile app, I don't feel that their intention is that account holders shouldn't also monitor their account statements. Indeed, each month when PayPal produce an account statement, they send a notification to account holders highlighting this fact and which includes the following statement:

"To view the full details of your monthly statement, any promotional offer(s), or to make a payment, log in to your PayPal Credit account."

I consider this to be a clear 'push' to encourage account holders to review those statements, which do include full and detailed information about the account, and PayPal have demonstrated to my satisfaction that they sent these statement notifications to Mr C.

Accordingly, I don't feel that Mr C's implicit contention that because PayPal encourages him to use the mobile app that there are also encouraging him not to review his account statements has merit. And I also don't feel that PayPal's account statements are 'hidden away', given that PayPal send a notification every month signposting Mr C to his new account statement.

Furthermore, Mr C's concern centres around promotional interest free offers that expired. But as well as their being detailed information about each interest free offer that Mr C has available of in the account statement, the credit agreement that Mr C accepted when opening his PayPal Credit account explains that any transactions over £99 will automatically benefit from 0% interest for four months, after which any unpaid balance will incur interest at the standard variable rate. This is clear information which I would reasonably expect Mr C to have understood, or to have questioned with PayPal directly if he didn't.

As explained earlier, I would reasonably expect an account holder to take reasonable steps to understand the nature of their account and to effectively monitor their account. In this instance, I feel that PayPal have made information about the nature of the account clear and available via the credit agreement and on an ongoing basis via the account statements. As such, if Mr C hasn't reviewed that information, and doesn't have an accurate understanding of his account, that isn't something that I would consider PayPal to be responsible or accountable for.

Mr C is also unhappy that PayPal don't allow balance transfers which would enable him to reduce his PayPal Credit account debt. But again, the fact that PayPal don't allow balance transfers is included in the credit agreement, which was provided to Mr C before he accepted the account, and which Mr C accepted and consented to when he opened the account.

All of which means that I won't be upholding this complaint or instructing PayPal to take any form of action here. I appreciate that Mr C feels that PayPal's mobile app doesn't provide a fair level of information. But I feel that information that Mr C is unhappy about is made available to him by PayPal, who signpost Mr C to that information, and who therefore don't unfairly steer Mr C away from that information as he suggests.

As explained, this isn't to say that PayPal have acted in accordance with regulation or not, which would exceed my remit and authority. But it is to say that, taking all the relevant factors of this complaint into account, including the regulatory points that Mr C has raised, I don't feel that PayPal have acted unfairly towards Mr C as he contends. I hope that Mr C will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 March 2026.

Paul Cooper
Ombudsman