

The complaint

Miss W complains about issues she's experienced with her account with Shop Direct Finance Company Limited trading as Very.

What happened

Miss W holds a credit account with Very. In May 2025 Miss W contacted Very and advised that she was undergoing tests for ADHD. She asked Very to write off the balance and close the account, explaining that compulsive buying was a factor. Very placed the account on hold and referred Miss W to the Specialist Support Team (SST).

The SST made attempts to contact Miss W but didn't receive a response.

On 3 November 2025 Miss W contacted SST. She said she'd been unable to place any orders. SST explained to Miss W that there was a hold on her account and that following reassessment it would notify Miss W of the outcome.

On 4 November 2025 Miss W's account was returned to shopping status. Miss W was asked to complete an affordability check. Following this, the credit limit on the account was reduced from £650 to £390.

Miss W complained to Very. Very didn't uphold the complaint. In its final response dated 11 November 2025 it said the terms and conditions of the agreement allowed it to restrict, increase or decrease credit limits at any time. It said it was unable to increase Miss W's credit limit or write off the balance and close the account at this time. It said that once the balance on the account had been settled the account could be closed if Miss W wished.

Miss W remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said that Very had taken appropriate steps and exercised forbearance when Miss W first contacted them and asked for help. The investigator said that it wasn't unreasonable for Very to reassess affordability before allowing new spending on the account or to reduce the credit limit based on the outcome of the affordability assessment.

Miss W didn't agree. She said the hold was only meant to be on the account for 1 month and the implications of the hold weren't explained to her clearly.

Because Miss W didn't agree I've been asked to review the complaint.

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.

I know it will disappoint Miss W, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the information provided by Very. This shows that Miss W contacted Very in

May 2025 and advised them that she had a medical diagnosis and that one of the issues was impulse buying. I can see that Very placed a hold on the account and referred Miss W to the SST to discuss support options.

Miss W has said that the hold was only meant to be for one month. I can see that this is what was discussed with Miss W in May 2025. However, Miss W didn't respond to the SST's attempts to contact her, so the hold remained in place.

I don't think it was unreasonable for Very to keep the account on hold for more than a month in these circumstances. Miss W hadn't responded to letters and calls from SST. So Very was unaware of what support Miss W might need. I think it would've been irresponsible for Very to unblock the account in circumstances where Miss W had advised them that she had issues with impulse buying and hadn't been in touch with Very to confirm whether these issues had been resolved.

I understand Miss W's disappointment that her credit limit was reduced. I've reviewed the terms and conditions of the agreement. These say that Very can amend the credit limit at any time. All lenders have an obligation to make sure that they don't lend irresponsibly. They must carry out checks to satisfy themselves that a consumer can repay what they have borrowed within a reasonable period of time. As part of this process, lenders carry out affordability checks at the outset and during the period of lending. The affordability checks carried out by Very showed that the credit limit on her account was unaffordable and therefore it was reduced. I don't think it was unreasonable for Very to reduce the credit limit in these circumstances.

Taking all the available information into account, I haven't found anything to suggest that Very has made an error or treated Miss W unfairly. I won't be asking Very to do anything further.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 20 May 2026.

Emma Davy
Ombudsman