

## The complaint

Ms D complains that Shop Direct Finance Company Limited, trading as Very, treated her unfairly when it advised her of an outstanding balance, after she'd received notification that the credit had been repaid in full.

## What happened

Ms D had an outstanding balance on a Very account when, in December 2023, she engaged the support of a charity to help her with her debts.

Very appointed an agent, N, to act on its behalf and agree a repayment plan.

In August 2025, N wrote to Ms D to advise that her account had been paid in full.

In September 2025, Very wrote to Ms D, stating that a balance of around £530 remained payable.

After Ms D had complained to it, Very confirmed that N had made a mistake in August 2025 and had sent an apology letter to Ms D in October 2025, explaining that an outstanding balance did remain.

In correspondence with our investigator, Very offered £50 compensation to Ms D for N's mistake.

Our investigator felt that offer was fair under the circumstances. But Ms D rejected that view, stating that it wasn't suitable compensation for the distress caused, so asked for an ombudsman to decide.

## 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 reviewing this complaint, I've only considered matters that occurred before the final response letter was issued, in line with the rules this service must follow.

The facts of the case, as referred to above, aren't in dispute and as part of my review I have read all the correspondence that related to this payment plan and N's error.

Ms D has also stated that she didn't know who N was and the letter she received from it in August 2025 was the first she had heard from N. However, I have seen a letter N sent to Ms D, introducing itself and its role, in February 2024. I do of course accept that this was a challenging time for Ms D, so if she couldn't recall the specifics, it's understandable.

I have a lot of sympathy for Ms D, in the circumstances. Receiving a notification that a debt was fully repaid, only to then be told that was incorrect, will no doubt have been distressing.

Having reviewed all of the evidence however, I think that N did clarify the situation and apologise in a reasonable time frame. Very had also been sending monthly statements to Ms D, showing the correct balances, and the letter from N was contradictory to those statements, which could have indicated that Ms D should clarify.

I know that Ms D has requested that the outstanding balance is written off because of the letter in August 2025, but I don't think Very needs to do so.

It isn't the role of this service to punish businesses when, or if, a process fails, that is the role of the Financial Conduct Authority. This service is set up to resolve individual complaints based on what is fair and reasonable in the circumstances of each case.

Ms D hasn't suffered any direct financial loss as a result of this mistake, so I do think the £50 Very offered is fair, to recognise the impact on Ms D and the time it did take for the situation to be clarified.

Whilst I'm not awarding anything above £50, which I know will disappoint Ms D, I remind Very of its obligation to exercise forbearance if Ms D is experiencing financial difficulty. I would certainly encourage Ms D to keep in regular contact with Very about any difficulties she's facing.

### **Putting things right**

Shop Direct Finance Company Limited, trading as Very, must pay £50 to Ms D for the distress and inconvenience suffered.

### **My final decision**

My final decision is that I'm upholding Ms D's complaint and direct Shop Direct Finance Company Limited, trading as Very, to put things right as I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 6 May 2026.

David Barker  
**Ombudsman**