

## The complaint

Mr M complains that Shop Direct Finance Company Limited trading as Very (Very) lent to him irresponsibly. He says they made insufficient affordability checks before issuing his catalogue account and subsequently increasing the credit limit.

## What happened

Mr M applied for and was granted the following catalogue account by Very. The credit limit was then increased as shown below.

Date	Event	Credit Limit
November 2020	Account Opened	£600
February 2021	Limit increased	£1,000
May 2021	Second Limit Increase	£1,300
August 2021	Third Limit Increase	£1,500
February 2022	Fourth Limit Increase	£1,800
September 2022	Fifth Limit Increase	£1,900
December 2022	Sixth Limit Increase	£2,300

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

We've set out our general approach to complaints about unaffordable or irresponsible lending on our website, and I've taken this into account in deciding Mr M's case.

I've decided the credit was provided fairly because:

- I think the checks Very did before providing the credit were reasonable and proportionate given the credit limit it offered and what it knew about Mr M's financial situation. I am also persuaded these were performed at each limit increase.
- That the credit checks performed at application and on subsequent credit limit increases showed no recent adverse information being reported. This included reference to Mr M's credit bureau data and the ongoing management of his existing Very account. These suggested Mr M was managing his account and wider finances well.
- Based on the information Very gathered and what it knew about Mr M's

circumstances, there was nothing to suggest Mr M was exhibiting signs of financial stress. I say this as there were no defaults or over limit reports and consistent over-payments to the account were being made throughout.

- I have given Mr M the opportunity to provide his own credit file and statements in support of his complaint but these have not been received.
- I don't think Very acted unfairly in any other way.

This means I don't think Very did anything wrong when it provided the catalogue account to Mr M or when it increased his credit limit.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Very lent irresponsibly to Mr M or otherwise treated him unfairly. I haven't seen anything to suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Mr M hoped for. But for the reasons above, I'm not asking Very to do anything to put things right.

### **My final decision**

My final decision is that I'm not upholding Mr M's complaint about Shop Direct Finance Company Limited trading as Very.

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

Richard Bellamy  
**Ombudsman**