

complaint

Ms N has complained that PayPal Sarl & Cie, SCA hasn't processed a refund, and that she's also having trouble using her account.

background

Ms N bought a pair of boots online, using her PayPal account. She's explained that the boots weren't as described, so she'd like a refund. PayPal hasn't processed this. She's also explained that she's had problems withdrawing funds from her account, and that there are also missing funds.

Our adjudicator didn't recommend that the complaint should be upheld. She felt that it was fair for PayPal not to process a refund, particularly as Ms N hadn't returned the boots. She also explained that she hadn't seen any discrepancies on Ms N's account, and that she was likely having problems withdrawing funds because she often removed her linked bank account details.

The complaint's now been passed to me for my final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the adjudicator. As Ms N hasn't returned the boots, I don't think a refund is due. This is because she'd then have both the boots and the funds.

On the evidence I have, I can't see any discrepancies on the account. I can see that the funds for the boots were debited, but as explained above, I think this is fair.

I've also looked at why Ms N may have had problems withdrawing funds. I can see that she often removes her linked bank account details, as she feels this is a security step. I'm satisfied that this explains why she wasn't always able to transfer funds.

my final decision

For the reasons given above, it's my final decision not to uphold this complaint. I make no award against PayPal Sarl & Cie, SCA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 8 April 2016.

Elsbeth Wood
ombudsman