## complaint

Mr S complains that PayPal Europe Sarl & Cie, SCA won't give him a refund for a service he didn't receive.

## background

Mr S booked and paid for an airport parking space through a booking agent using PayPal. But when he tried to park his car the automatic entry system didn't recognise his vehicle registration number. He said he managed to contact the parking provider who told him there wasn't a booking in his name or in his registration number. So he had to pay again for his parking.

PayPal said the seller of the parking voucher, the booking agent, confirmed Mr S's booking. The seller said the parking provider confirmed the booking but it didn't have any record of Mr S entering the car park. So PayPal said it couldn't issue him a refund because the seller would still claim for the booking.

Our investigator wondered if Mr S had parked in the wrong car park. But in any event, in light of its user agreement, he didn't think PayPal had done anything wrong.

Mr S wasn't happy with this. He said he went to the right car park and when he spoke to the parking provider via the intercom at the barrier, he was told there wasn't a booking for him. So our investigator looked at this again and was satisfied Mr S had given him enough evidence to show he went to the right car park. In conclusion he thought the problem was with the parking provider. Mr S said he couldn't understand why he was told at the time there wasn't a booking for him. So he wants the seller to sort out the problem with the parking provider.

## my findings

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

It's not for me to decide the merits of Mr S's claim for a refund. My role is to look at how PayPal has acted towards Mr S's claim under the terms of its user agreement. Part of that agreement covers the PayPal Buyer Protection. This gives PayPal a wide discretion when making a decision about problems with the purchase of goods or services. But it has to make those decisions fairly and reasonably.

Mr S paid for a service from a booking agent. That booking agent has told PayPal it passed the booking onto the parking provider who has or will charge for the service it says it provided. In those circumstances I can understand why PayPal declined Mr S's claim for a refund.

It seems that the parking provider may be at fault here but PayPal isn't under any obligation to contact it to find out what happened with Mr S's booking.

I can see how strongly Mr S feels about this but for the reasons I've given I don't think PayPal has done anything wrong.

## my final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 June 2019.

Linda Freestone ombudsman