

complaint

Ms S complains about the outstanding balance shown on her account with Shop Direct Finance Company Limited.

background

Ms S ordered some goods from Shop Direct in March 2011 on buy now, pay later terms. The price of the goods needed to be repaid by March 2012 or interest would be charged. Ms S says that she paid the full amount by March 2012 but that Shop Direct is not showing a zero balance for her account. She complained to Shop Direct but was not satisfied with its response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. She concluded that Ms S had not made sufficient payments to repay the amount within the buy now, pay later interest free period. She was therefore unable to recommend that Shop Direct should write off the outstanding balance of the account.

Ms S says that she repaid the amount in full before interest became payable.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Ms S ordered the goods in March 2011 and I am satisfied that the interest free period ended in March 2012. Shop Direct has investigated Ms S's complaint twice and concluded that the items she ordered on buy now, pay later terms had not been paid for in full before the interest free period expired. It has not identified any errors on her account. Ms S says that she paid for the goods in full before the interest free period expired but even her records show that her final payment was not made until April 2012, which was after the interest free period had expired.

I am not persuaded that there is enough evidence to show that Shop Direct has dealt with Ms S's account incorrectly. I therefore do not consider that it would be fair or reasonable for me to require Shop Direct to write-off the outstanding balance of her account.

my final decision

For these reasons, my decision is that I do not uphold Ms S's complaint.

Jarrold Hastings
ombudsman