

complaint

Miss F complains that Shop Direct Finance Company Limited's online account summary is misleading and inaccurate and that Shop Direct prices items on the basis of weekly payments but does not accept weekly payments.

background

Miss F had an account with Shop Direct. She made weekly payments to her account but complained to Shop Direct that the online account summary was misleading and provided an inaccurate reflection of payments made within a statement period. She 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 Shop Direct had not misled Miss F as the payment schedule was set out in the account terms and conditions.

Miss F says that the online account is misleading and that she does not expect to do Shop Direct's work regarding weekly payments when that is not what was advertised when she opened her account and when she bought products.

my findings

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

Shop Direct's website and catalogue breakdown the prices of items into a number of equal weekly payment but its account statements are based on 28 day cycles. Miss F says that this is misleading and that she has tried to make weekly payments. She says that the system does not track and update her payments so she is unable to maintain her account correctly and that, as a result, late payment charges have been applied to her account.

The terms and conditions of the account say: *"You will be sent a statement every 28 days. The minimum payment due date will be shown on your statement and will be 20 days after the date of your statement", and: "the minimum payment due for each 4 week statement period will be shown on each statement...."*

I consider that Shop Direct has correctly applied the terms and conditions of the account which were accepted by Miss F when she opened the account. I am not persuaded that its statements are misleading or inaccurate. I therefore do not consider that it would be fair or reasonable for me to require Shop Direct to remove the two defaults that it has recorded on Miss F's credit file or to adjust the way that account information is displayed online.

my final decision

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

Jarrold Hastings
ombudsman