

complaint

Ms K complains about issues that she experienced when using a store account provided by Shop Direct Finance Company Limited.

background

Ms K had a store account which was provided by Shop Direct. She contacted Shop Direct by e-mail in early September 2015 to change her e-mail address. But she wasn't able to confirm the exact name on the account, the account number or the e-mail address registered to the account. So Shop Direct was unable to make the change and asked Ms K to phone it. Ms K's e-mail address was changed in October 2015 when she phoned Shop Direct and she was able to use the forgotten password link to reset her password. But she was unable to access her account in early December 2015 because it had been transferred to a third party due to arrears on the account. Ms K complained about these events to Shop Direct. But she wasn't satisfied with its response so complained to this service. She wants Shop Direct to pay her compensation for the inconvenience that she has been caused.

The adjudicator didn't recommend that this complaint should be upheld. She concluded that Shop Direct must ensure that all data held is kept confidential and safe. So, as it couldn't identify Ms K by asking the required data protection questions, the account was blocked. And she noted that Ms K had made a repayment arrangement with Shop Direct in October 2015. She had agreed to pay £64 every 28 days for 19 instalments. The first instalment was due in mid November 2015 but no payment was received from Ms K. So it started its arrears process and the outstanding account balance of £1,200.68 was transferred to a third party at the end of November 2015. Shop Direct then blocked Ms K's online access to the account. The adjudicator didn't believe that Shop Direct had made an error so she didn't recommend that it do anything further.

Ms K has asked for her complaint to be considered by an ombudsman. She says that she's not happy with the outcome and doesn't understand why Shop Direct isn't believed to be in the wrong. She says that she did everything asked of her by Shop Direct and it doesn't communicate with her.

The adjudicator replied to Ms K. She said that she'd taken account of all the evidence provided by Ms K and Shop Direct and had reviewed the case in full. But she didn't consider that Shop Direct had acted incorrectly.

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 – and for the same reasons.

my final decision

So my decision is that I don't uphold Ms K's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms K to accept or reject my decision before 23 March 2016.

Jarrold Hastings
ombudsman