

The complaint

Mr P has complained that the response by PayPal (Europe) Sarl at Cie SCA to his complaint about non-delivery of an ordered item was inadequate and didn't take account of his specific needs.

What happened

Mr P ordered an item in November using PayPal. This wasn't delivered. Mr P complained to PayPal and found their response inadequate. He used an informal complaints resolution service. PayPal refunded the money related to the non-delivery and provided Mr P with a £20 gift voucher.

Mr P felt strongly PayPal's complaint system didn't meet his specific needs and brought his complaint to the ombudsman service.

Our investigator reviewed what had happened and didn't believe Mr P had been treated unfairly. He wouldn't be asking PayPal to do anything further.

Mr P was angry with this response. He's asked an ombudsman to consider his complaint.

What I've decided – and why

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've come to the same conclusion as our investigator. I'll explain why.

I appreciate Mr P's anger about what happened. I know that he feels strongly this is about *"his protection as a disabled and vulnerable person"*. But I must inform him that I'm looking at what happened when he complained and the impact on him rather than any general issues around PayPal's service towards disabled and vulnerable customers. That is a role for a separate regulator.

I've looked at Mr P's complaint and what happened. Our investigator confirmed that PayPal's own buyer protection rules don't require them to analyse detailed address data about where the item was or wasn't delivered to. Mr P may well think these buyer protection rules are unfair and side with PayPal, but these are what he agreed to when opening an account with PayPal. I'm satisfied that as the evidence PayPal considered showed the item was delivered to the city he lives in – which it did – then if I were to ask them to do anything further, this would run contrary to their own rules, which isn't my role.

I can also see that after an appeal – a mechanism that Mr P had access to – PayPal refunded Mr P and gave him £20 compensation.

I've considered what compensation would be fair in these circumstances. The facts are that Mr P placed an order in November, the item wasn't delivered and less than a month later PayPal refunded him and provided compensation.

Overall I don't think it would be fair to ask PayPal to do anything further.

I know Mr P will object to this outcome but I'm afraid that is the end of our service's complaints process.

My final decision

For the reasons given, my final decision is not to uphold Mr P's complaint against PayPal (Europe) Sarl et Cie SCA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 12 June 2024.

Sandra Quinn
Ombudsman