

The complaint

Mr K has complained that he couldn't access his account with PayPal (Europe) Sarl et Cie SCA between 2010 and September 2021.

What happened

Mr K complained to us in March 2021 because he couldn't access his PayPal account due to a security issue. He said he'd tried to resolve this numerous times with PayPal unsuccessfully.

One of our investigators looked into Mr K's complaint. She eventually assessed it and sent a copy of her findings to PayPal and Mr K. She said that the evidence provided by PayPal suggested it was most likely Mr K hadn't actually liaised with them between 2010 and October 2020. But she did accept he'd contacted them via a chat function on 31 October 2020. And she went on to explain that the evidence PayPal had provided showed that Mr K was able to access his account from 11 January 2021 onwards. And that he'd done so successfully on several occasions between then and 17 September 2021. She felt the lack of action from PayPal in the period between 31 October 2020 and 11 January 2021 when Mr K was able to access his account, had caused him unnecessary distress and inconvenience and warranted a compensation payment of £50.

PayPal agreed to our investigator's assessment and credited Mr K's account with £50.

Mr K isn't satisfied with the assessment. He maintains he was unable to access his PayPal account at any time between the end of 2010 and 17 September 2021. And he thinks it is only fair that PayPal acknowledge the true facts and provide an apology in writing. Mr K has asked for an ombudsman's decision.

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.

Because of our rules on time limits I can't actually consider any problems Mr K had logging into his PayPal account in the six years prior to him being able to show he complained about it to PayPal. The evidence I have shows Mr K first did this on 14 January 2021. This is not to say he didn't tell PayPal before this he had a problem accessing his account, but this is the date he actually complained about it. This means I can only consider the problems he had logging in from 14 January 2015 onwards. However, I don't consider this to be material, as the key issue in this complaint seems to be the fact Mr K couldn't log into his account for many years and – in particular - between 31 October 2020 when he contacted PayPal via a chat function and mid-September 2021 when Mr K has said he was finally able to access his account.

It's difficult to understand why Mr K would be adamant he couldn't access his account until 17 September 2021 if he was actually able to do so before this, as I can't see any reason why he'd want to lie about this or could be mistaken. But, PayPal have provided evidence

which looks like it shows Mr K doing this and passing their two stage authentication process on 11 January 2021. They have also provided evidence which they've said shows Mr K successfully logged in on other occasions between January and September 2021. But, I'm not convinced by this, as it doesn't show the same entries as the ones I can see on 11 January and 17 September showing he passed the authentication process. The system print just references a web login on these other dates. So, it is not possible for me to be sure Mr K was actually able to log in on these dates.

The difficulty I have with this case is that – having spoken to Mr K – I'm convinced by his testimony that he did try and access his account, but was unable to do so over a many years before he was finally able to on 17 September 2021. This is because, as I've already explained, I can't really see he'd have any reason to lie about this or that he could be mistaken. But the evidence from PayPal – which I'm not totally convinced by, could suggest otherwise.

But – overall – I'm more persuaded by Mr K's testimony than PayPal's evidence. And I think PayPal needs to do more than pay Mr K £50 in compensation. By this, I don't mean I think they need to pay him more money, as I think the £50 they've already paid is adequate compensation. I mean that I think they also need to write him a letter apologising for the fact he couldn't access his account for a number of years or get the help he needed to resolve this problem. I don't expect PayPal to be specific on the dates involved, as I think this would be unreasonable. So the letter can be generic, as I've described.

Putting things right

For the reasons set out above, I've decided to make PayPal send Mr K a letter apologising for the fact he couldn't access his account for a long period of time or get the help he needed to sort this out.

My final decision

My final decision is that I uphold Mr K's complaint and require PayPal (Europe) Sarl et Cie SCA to write him a letter as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 May 2022.

Robert Short
Ombudsman