

## **The complaint**

Mr S complains eBay Commerce UK Ltd delayed a payment.

## **What happened**

Mr S was looking to sell an item using eBay. Mr S called eBay and discussed the pay out to his bank account. eBay helped him add a new card and said the pay out should be the morning after the item sold.

Mr S sold the item but didn't receive the money for 12 days. Mr S complained to eBay as he'd needed the money for fuel and a holiday, which he'd had to cancel.

Mr S says he received a final response, but wasn't happy with eBay's answer, so he brought his complaint to this service. In eBay's initial submissions to this service, it offered Mr S £50 to compensate for the poor advice he'd received on the call.

Mr S declined this offer and an investigator looked into things. The investigator thought eBay's offer of £50 was fair in the circumstances.

The investigator said eBay had given Mr S the wrong information about the speed of pay out. And the investigator explained even though eBay had made a mistake, they needed to look at the impact of this mistake.

The investigator asked for proof of Mr S' losses, his cancelled holiday and loss of annual leave. Mr S had sent in some information, but the investigator didn't feel the information was persuasive enough.

Because of this, the investigator felt the £50 already offered was fair in the circumstances.

Mr S disagreed and said the £50 didn't cover the alarm or distress he experienced or the time it took to sort things out. Mr S asked for an ombudsman to decide things.

## **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.

There's no dispute Mr S was given incorrect advice when he called eBay. Mr S was told how to add a new card and then told the money should be in his bank account the next day.

I've looked at the transcript of the call Mr S had with eBay. During the call Mr S seems more worried about being scammed by the buyer than needing the money immediately.

Mr S makes no mention of the urgency of him needing the money. Instead, Mr S seems more focussed on not messing the buyer of the item around, they're due to collect the item so eBay explains the QR scanning process.

But eBay says the money from the sale will be in Mr S' account the next day, once the QR code's been scanned and the item collected.

This wasn't correct. eBay's said Mr S' newly linked payment method needed to be verified, and this is why the pay out was delayed.

This verification process is in eBay's terms, and a standard process for a lot of businesses, I don't think eBay was wrong to carry it out.

Mr S says he wouldn't have sold the item on eBay had he known how long he'd be waiting for the money, instead he would have sold it privately.

And Mr S says the reason for this private sale would be because he urgently needed the money. Mr S has sent this service a screenshot of his account balance, to show he had no other money in that account.

Mr S also sent this service proof of his annual leave in the following week and some evidence around his holiday.

But Mr S hasn't been able to send in anything to show he had to cancel his holiday, or proof of the cancellation itself.

Without something to show the cancellation of Mr S' holiday, it's difficult to say the poor advice from eBay led to the other losses Mr S has mentioned. I don't think I can fairly hold eBay liable for the associated losses Mr S has said were caused by the late pay out.

But it must have been frustrating for Mr S to be told his payment would be released more quickly than it was. So, it's fair eBay compensate Mr S for this poor advice.

Mr S says the lack of pay out caused alarm, distress and took time to sort out.

Mr S seemed more alarmed by the risk of being scammed by the buyer, but I don't feel this alarm continued once the sale went through.

Not having the money for the best part of a fortnight is, I think, likely to be very frustrating for Mr S, but I think the impact was limited.

In the specific circumstances of Mr S' complaint, I think a payment of £50 for the poor advice eBay gave him is fair in the circumstances.

### **My final decision**

My final decision is I uphold this complaint and eBay Commerce UK Ltd should pay Mr S £50 to compensate him for the poor advice he received.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 September 2024.

Chris Russ  
**Ombudsman**