

The complaint

Mrs H complains that Next Retail Limited didn't provide her with the service it should have after she returned items. She says she has paid for items she doesn't have, and her credit file has been affected.

Mrs H wants her account to be closed with all charges removed and any adverse information removed from her credit file. She also wants compensation for the distress and inconvenience she has been caused.

What happened

In December 2021, Mrs H returned items she had bought but says these weren't recorded on her account. She says she tried to contact Next Retail about this issue on several occasions and continued to pay for the items she had kept. Over two years later, Mrs H says Next Retail looked to resolve the issue but as she couldn't remember which items she kept Next Retail said it couldn't do anything about the interest and charges applied and a note was placed on her credit file.

Next Retail issued a final response dated 31 May 2024. It said Mrs H had contacted it in September 2023 to ask that her account be looked at regarding items she returned two years prior that weren't credited to her account. It emailed Mrs H her statements for the relevant time to enable her to provide further details of the items she had returned but it didn't then hear back. It said it needed to know the item number and date of return.

Mrs H referred her complaint to this service.

Our investigator noted that Mrs H was referring to actions taken following the return of items two years prior to her complaint being raised. She looked at the account notes from 2021 and found that Mrs H contacted Next Retail in January 2021 about returns not being credited and the complaint was resolved in February 2021 with Mrs H's balance being adjusted and interest charges refunded. This happened again in September 2021 and the same action was taken. Our investigator didn't think it unreasonable that Next Retail required further details of the items Mrs H was disputing to investigate this issue further and as this hadn't been provided, she didn't require it to take any further action.

Mrs H didn't agree with our investigator's view. She said that she had asked for the issue to be resolved on several occasions and it wasn't fair to be expected to provide further details after two years when she had done this previously.

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.

I can understand why Mrs H is upset as she believes that items she returned haven't been credited to her account. But for me to uphold this complaint, I would need to be satisfied that Next Retail had done something wrong or treated Mrs H unfairly.

I have looked through the evidence provided and can see that Mrs H contacted Next Retail in January 2021, about items that she had returned but hadn't been credited to her account. I can see details were provided of the items and that the amounts for these and the interest charged were credited to Mrs H's account on 11 February 2021. Mrs H contacted Next Retail in July 2021, about a faulty item. I can see the item that was initially ordered was returned and the cost credited to Mrs H's account. She reordered the item and contacted Next Retail about its return not being credited. I can see this happened in September 2021 along with a refund of interest.

In March and April 2022, Mrs H contacted Next Retail about further returns she didn't think had been credited to her account. On 25 April 2022, she provided a list of the items that had been returned. On 29 April 2022, Next Retail responded to Mrs H saying that all but one of the items were recorded as returned. Looking through the account statements I can see that most of the items listed as being charged for had a matching return and that an adjustment was also made to the account in March 2022 following the issues Mrs H had raised. Next Retail said the item that was not showing as returned was recorded as '*no trace*'. It explained how this can happen, and noted when the item was purchased. Next Retail asked for further details about the purchase. I do not find it unreasonable that further information was requested in regard to this item.

Next Retail has said that the account is a self-managed account, and it is the customer's responsibility to inform it of any discrepancies within 30 days of the statement being generated. The evidence shows that Mrs H has been in touch with Next Retail at various points in the last few years about issues with her returns, but it appears that the required adjustments were made to her account following this contact. I understand that Mrs H is concerned there are still items on her account that she returned, but I find it reasonable that Next Retail has asked for further details of these before taking any further action.

So, while I know that Mrs H will be disappointed by my decision, I do not find that I have enough evidence to uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 25 October 2024.

Jane Archer
Ombudsman