

## The complaint

Miss I complains eBay Commerce UK Ltd won't pay money out to her.

## What happened

Miss I was selling items on eBay Marketplace and was told her account had been suspended. Miss I was asked to send in identification, which she did.

eBay Commerce then told Miss I it wouldn't allow her to pay out from her Marketplace balance and would hold the money for 180 days. The time passed, and Miss I asked for the money, but eBay Commerce said it wouldn't be releasing the money at all.

Miss I complained to eBay Commerce and it responded to say it hoped Miss I was satisfied with the outcome. Miss I wasn't, and brought her complaint to this service.

An investigator looked into things and didn't think Miss I's complaint should be upheld. The investigator said eBay Commerce's terms and conditions allowed it to hold the money and allowed it to ask for identification.

Miss I didn't agree, and said she'd sent in the identification eBay Commerce's asked for. Miss I 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.

I've looked at eBay Commerce's terms, and under section 7, holds, it says:

*You agree that we (eBay Commerce) may place holds on your funds or instruct a payment service provider to hold your funds, prior to disbursement.*

*A hold may be placed if we have reason to believe there is an increased risk associated with the provision of our Payment Services or with a certain Managed Payment transaction, for example if we cannot verify your identity.*

*Any hold placed on your funds will be lifted when the issue is resolved.*

Like the investigator I think eBay Commerce is acting in line with its terms and conditions when it says it won't release the money to Miss I's linked bank account.

eBay Commerce asked Miss I for proof of identification and proof of address. Miss I sent eBay Commerce a copy of her passport, and she sent a copy to this service too.

eBay Commerce has said it can't accept the passport copy Miss I sent in, and this is a reasonable position for it to take. Miss I later sent eBay Commerce an international driving licence, but it won't accept this either, and again I think this is a fair decision.

eBay Commerce has said it will accept a valid passport, UK driving licence or Miss I's residence permit as proof of identity, and I think this is a reasonable list of things for eBay Commerce to ask for.

Miss I holds an overseas passport, so she should have a residence permit. And Miss I is resident in the UK, her proof of address says so, so I'd expect Miss I's driving licence to be a UK one. I don't think eBay Commerce is asking for unreasonable things.

Since Miss I hasn't been able to send these in, and eBay Commerce hasn't been able to verify her identity, I think eBay Commerce is entitled to keep a hold on the money in the eBay Marketplace account until it's satisfactorily verified Miss I's identity.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss I to accept or reject my decision before 18 December 2024.

Chris Russ  
**Ombudsman**