

## Disagreement Over Purchase Agreement

Lou\* approached Financial Dispute Resolution Service with a complaint concerning one of our members that centred around the interpretation of a particular clause in their purchase agreement.

Following a series of events, the complainant no longer needed the product they had signed up for. Lou entered into discussions with the scheme member on how they could deal with the situation. The scheme member explained what costs would be involved in finding a new buyer for the product and the complainant agreed to bear those costs.

Lou later received an invoice from the scheme member which included additional costs. When Lou queried this with the scheme member, they pointed to a clause in their purchase agreement.

Lou felt that these further costs shouldn't have been charged as they were never mentioned when they were discussing the amount Lou would need to pay. Lou felt that the scheme member hadn't been transparent.

When Lou came to Financial Dispute Resolution Service for help, we approached the scheme member. They explained why this charge had been included and what it was for, along with a copy of the purchase agreement.

Initially they were both resolute in their positions. However, we entered into discussions with both parties and helped them both to articulate and understand their different perspectives. Lou had agreed that they should pay what was verbally agreed to but argued that the additional cost wasn't clear and neither was the wording of the clause relied on by the scheme member.

The scheme member took a step back and considered the situation. We helped them understand the position of the complainant and they were able to see that perhaps the wording of the purchase agreement could have been clearer.

In the end, they agreed to refund the complainant this portion of their bill. Although they still believed they were entitled to charge this amount, they acknowledged that it hadn't been communicated very well to the complainant and that the wording could have been clearer.

As a result, not only did the complainant get a refund but the scheme member was able to improve the wording of their purchase which would help them to prevent similar complaints in the future.

*\*Names have been changed to protect our customers' identities*

