DRN-4574426

 Financial Ombudsman Service

The complaint

Mr B is unhappy with the way Santander Consumer (UK) Plc, trading as Volvo Car Financial Services (who I'll call VCFS) processed an amendment to the contracted mileage on his car finance agreement.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Mr B, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr B acquired his car under a regulated consumer credit agreement and as a result our service is able to look into complaints about it.

It's clear that VCFS made mistakes here. After they agreed a reduced mileage allowance they failed to implement the revised repayment plan and Mr B was kept waiting for many months before it was implemented. In the meantime, he had to chase progress and he was sent an inaccurate quote. But I can see VCFS ensured he was not financially disadvantaged by the delay. The revised quote provided the same discount as the original quote would have over the full term of the contract.

VCFS credited Mr B's account with £100 to compensate him for the distress and inconvenience caused and, on balance, I think that was a fair resolution. I'm not asking them to take any further action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 February 2024.

Phillip McMahon
Ombudsman