

The complaint

Miss W has complained that Care By Volvo Car UK Limited has treated her poorly, after she experienced issues with a car she has under a finance agreement. To put things right, she'd like to cancel her agreement, with no penalties or fees.

What happened

Miss W entered into a hire agreement for a car in September 2022. In January 2023, she contacted Care by Volvo when she saw there was a bulge in both offside tyres.

Care By Volvo said it wouldn't cover the cost of replacement tyres, as it thought there had been impact damage, most probably from a pothole – which isn't covered under the agreement.

However, Care By Volvo did offer Miss W a £50 voucher, and said it would send the tyres to the manufacturer to be inspected.

Miss W was unhappy with this, so brought her complaint to our service. One of our investigators looked into what had happened. He didn't think the complaint should be upheld. This was because he considered returning the tyres to the manufacturer to be a fair way of determining the likely cause of the damage – and who should pay for the new tyres.

Miss W disagreed. In summary, she said that now there's a problem with the car, Care By Volvo is very 'hands-off'. She feels it was a potential safety issue, and she was left to sort it out on her own. She also thinks it's unfair to refer to potholes, as the roads are particularly awful, and the car is a 4x4, so should cope with bad terrain.

The complaint's now been passed to me.

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.

Where I don't refer to any particular point, it isn't because I haven't considered it. Rather, it's because I don't think I need to discuss it in order to reach a fair outcome. This isn't intended as a discourtesy to either party, but instead reflects the informal nature of our service.

Having taken everything into account, I'm not upholding this complaint. Like the investigator, I think the solution offered by Care By Volvo is fair. It would determine who should bear the cost of the replacement tyres. And, just because a car is a 4x4, it doesn't mean tyres will never suffer impact damage. There's nothing to suggest the car is unsafe, and I don't think Care By Volvo has shown disregard for Miss W. I think it's offered reasonable assistance and behaved fairly.

My final decision

It's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 30 August 2023.

Elspeth Wood
Ombudsman