

The complaint

Mrs R's complaint is that she wasn't provided with the service she should have been when asking for information about the car she had leased under a hire agreement with Arval UK Limited.

What happened

Mrs R entered a three year hire agreement with Arval on 1 February 2018 to lease a car. She sent an email to Arval on 8 January 2020 to ask about the service on the car. On 13 January she received an acknowledgement email and called Arval on 14 January. Mrs R says it took over an hour to get through and she was then asked to provide the request in writing. She resent the previous email and a service complaint was raised.

Mrs R then sent a further email on 22 January asking if she needed to have the car serviced and an MOT carried out before returning the car in February 2021. Mrs R called Arval on 26 February and says after a long wait she spoke to an adviser and was told her complaint had been dealt with and so she asked for the response to be sent and for her complaint to be escalated to include that she hadn't received a response to her email of the previous month. She says this was agreed.

Mrs R says she received an email on 18 March asking for feedback on how her complaint had been handled but she hadn't received a response to her complaint at this time. On 5 April she received an email with the response letter attached. She noted this was dated 17 March. Mrs R says the response didn't address the points she had raised. Later in April Mrs R says she asked for the letter to be posted to her. She received an email saying that Arval had tried to call her, but she says it had her contact numbers and no call was received. She then received an email saying she would need to wait until the office reopened.

Mrs R says she has wasted a lot of time on this and that she didn't receive the answers or service she should have. She wanted her questions answered, a proper investigation into her complaint and compensation.

Arval says that it discussed Mrs R's question about the service on a call on 14 January and followed this with an email. It raised a complaint about the service she had received at that time. It issued a final response letter dated 17 March 2020 responding to Mrs R's complaint about the service she had received. It apologised that her time had been wasted due to being asked for the registration number of her car when this had already been provided and the time taken to reach its team when she called. In response to Mrs R's email saying she didn't accept the final response letter as it had been received, it says it tried to contact her by telephone and emailed her on 22 April 2020 asking for further information about her outstanding issue.

Our investigator didn't uphold this complaint. He said that Arval sent Mrs R an email on 14 January 2020 addressing Mrs R's question about where she could have the car serviced and saying that a complaint would be raised regarding her comments about the service she had received. He thought that Arval had adequately addressed Mrs R's query and therefore didn't think it needed to do anything further in response to this issue.

Regarding the service provided, our investigator didn't think this was of the expected standard, but he thought the apology provided by Arval for this was a reasonable resolution and didn't think compensation was warranted.

Mrs R didn't accept our investigator's view. She said that the call backs promised didn't happen, emails weren't responded to and when a final response was issued this was a word document attached to an email rather than posted. Mrs R says that Arval never provided her with the answers to her questions.

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.

Mrs R has complained about the service she received from Arval. She emailed Arval on 8 January 2020 asking a question about where the second service on her car could take place. In this email she included information about her car including the registration number. She then received an email back from Arval on 13 January asking for the registration of her car. She says a call was then made which took an hour to be answered. I accept that this isn't the service Mrs R should have received.

On the call on 14 January I understand the question about the service was answered. I can see an email was also sent on this day confirming the answer to the question. While I appreciate Mrs R had to chase for the information, as this was received a week after her request I do not find that there was an unreasonable delay. The information provided addressed the question she raised so I find this resolved this issue.

Mrs R's service complaint was also logged at this time. Mrs R then sent a further email dated 22 January 2020 asking about whether she needed to have a service and MOT on the car before returning it. I have looked at the hire agreement and sets out that the hirer needs to *'ensure the Vehicle is serviced at the manufacturer's recommended service intervals, and any other occasions when faults arise ...'* and will *'ensure that a current MOT test certificate is obtained for the Vehicle when this becomes necessary and will not allow the Vehicle to be used without a current certificate in force'*. As Mrs R's car was new at the start of the hire agreement it would have been due a MOT at the end. I think the information in the hire agreement was clear in regard to the requirements, but I also accept that given the timing Mrs R was trying to clarify the situation.

I have nothing to show that Arval responded directly to Mrs R's email dated 22 January. However, following the issuing of the final response letter and Mrs R saying she didn't accept it sent Mrs R an email asking for details as to why she remained unhappy with its response. I note Mrs R's comments about not receiving the calls at this time but as an email was sent as well I find it would have been reasonable to have responded to this if the issues remained of concern. The issues Mrs R noted in her email related to the end of the hire term which was over a year from the date of the email and so there was time for her to get the answers she needed. So, while I appreciate her frustration that a response wasn't received to this email, I think she had the time and was given the opportunity to ask this question again without any significant inconvenience being caused.

Mrs R says she called Arval on 26 February and was told her complaint had been dealt with. I understand she asked for the lack of response to the additional email to be addressed. Unfortunately, the call recordings aren't available so I can't say what was agreed on this call but as it was noted the complaint had been dealt with it seems that the final response letter dealt with the service issue Mrs R had raised on 14 January and not the subsequent email.

The final response letter was issued dated 17 March, but Mrs R didn't receive this until it was attached to an email dated 5 April. While I note the delay, I also note that this was around the time that businesses were having to change their practices due to the pandemic. I do not find it unreasonable that the final response letter was sent by email and not post and I haven't evidence to show this delay caused Mrs R any significant inconvenience.

Arval accepted that Mrs R didn't receive the service she should have done however the final response letter only addressed the issue regarding the request for the registration and the time waiting on calls. There was then the further issue of the email dated 22 January not being responded to. But given the information Mrs R requested was available to her in the hire agreement and she was asked on 22 April about any outstanding issues, I find that she had the information available or could have requested further explanation had she needed this.

I can see that Mrs R has been upset by the experience she has had with Arval. However, while I accept the service wasn't always what it should have been, I do not find this has caused Mrs R any financial loss or significant inconvenience and because of this I do not find in this case that compensation is required.

My final decision

My final decision is that I do not uphold this complaint against Arval UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 16 April 2021.

Jane Archer
Ombudsman