

## **The complaint**

Miss W complains about charges PSA Finance UK Limited trading as Free2Move Lease asked her to pay at the end of a hire agreement term.

## **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 the 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.

Miss W had a hire agreement with Free2Move for a van. The agreement set out the obligations of both parties, including what would happen at the end of the term. This complaint involves three end of term charges, which for ease I'll address in turn.

Miss W was charged £16 for damage to a wheel trim. Miss W, Free2Move and the investigator agreed this was damage beyond fair wear and tear and was therefore chargeable. For completeness, I agree. So this charge stands.

Miss W was charged £200 for a missing service history – there had been a service, it's just the service book hadn't been stamped. From the evidence I've seen, Miss W contacted Free2Move on the day the van was inspected to explain why the book hadn't been stamped (pandemic related reasons) and to supply proof a service had been completed. I'm not persuaded it's fair and reasonable for Free2Move to charge Miss W £200 for a missing service history in these circumstances. This charge should be waived.

Miss W was charged for excess mileage. She shouldn't have been as she'd previously increased her mileage allowance and was within said allowance. Free2Move has since accepted it made a mistake and has waived the excess mileage charge. It's also offered Miss W £100 compensation in recognition of the impact the mistake had on Miss W. As the mistake was over a fairly small sum, Miss W knew she was in the right and it was corrected relatively quickly, I consider £100 fair and reasonable compensation.

## **Putting things right**

PSA Finance UK Limited trading as Free2Move Lease should:

- waive the charge for the missing service history; and
- pay Miss W £100 compensation, as it has offered.

## **My final decision**

I uphold this complaint and require PSA Finance UK Limited trading as Free2Move Lease to



put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 20 July 2022.

James Langford  
**Ombudsman**