

## **The complaint**

Mr K is unhappy that Volkswagen Financial Services (UK) Limited ("VWFS") failed to retain a cherished number plate when his lease ended.

## **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 K, but I agree with the investigator's opinion. Please let me explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

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

I can understand Mr K's disappointment at losing his cherished plate. He's explained that it was a gift from his wife, and I can understand it had sentimental value.

I'm not however persuaded that VWFS were aware the plate was a cherished plate or that they therefore had any responsibility to explain the process of removing cherished plates and deregistering them before returning the car. That's because I can see the plate was already on the vehicle before the agreement started and in those circumstances I can't see VWFS would be aware they'd need to advise their customer to remove it at the end of the agreement.

It wasn't until about two weeks after the car was returned that Mr K contacted VWFS to ask about how to retain the plates and that was the first I can see VWFS knew about the issue. So, I don't think the loss of the plate was their responsibility and I don't think it would therefore be fair to ask them to refund the cost of the plate or pay any compensation for the loss.

But I do think VWFS could have handled the process better for Mr K once he'd advised them of the problem. I think they could have told Mr K there was a chance the plate wouldn't be

recoverable and the letters their agents sent confirming the reregistration were confusing and inaccurate.

### **Putting things right**

I think those matters would have caused Mr K distress and inconvenience. VWFS have already agreed to pay Mr K £100 in compensation but I would agree with our investigator that they should pay a further £75 to recognise the impact of the misleading letters they sent.

### **My final decision**

For the reasons I've given above I uphold this complaint in part and tell Volkswagen Financial Services (UK) Limited to pay Mr K a further £75 to compensate him for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 6 April 2022.

Phillip McMahon  
**Ombudsman**