

## **The complaint**

Mr C is unhappy with the advice provided by Specialist Motor Finance Limited, who I'll call "SMF".

## **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 think SMF's delayed response caused Mr C some distress and inconvenience here and I'm asking them to take some action to put things right for him.

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 C initially contacted SMF in August 2022. He needed advice when he was experiencing financial difficulties paying instalments towards his car finance agreement. A payment plan wasn't put in place until February 2023.

Mr C has explained that he wanted a response by email, but I can't see he requested that of SMF, and I can see they did attempt to make contact with him, albeit by other means.

On balance, although I think there were times when Mr C could have responded to calls and texts from SMF, I also think had SMF replied directly to Mr C's August 2022 email it's likely a payment plan would have been arranged earlier. In those circumstances, I think Mr C has experienced some distress and inconvenience as a result of SMF's inaction and I think they should pay him £75 in recognition of that. I also think they should amend reports they have made to the credit reference agencies to show the payment plan was arranged in September 2022.

## **Putting things right**

SMF should put things right in the way I've set out above and summarised below.

## **My final decision**

For the reasons I've given above, I uphold this complaint and tell Specialist Motor Finance

Limited to:

- Pay Mr C £75 to compensate him for the distress and inconvenience he's experienced.
- Amend reports to the credit reference agencies to show the payment plan was arranged in September 2022.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 3 July 2023.

Phillip McMahon  
**Ombudsman**