

## The complaint

Mrs R says that Registration Transfers Ltd, who I'll call Registration Transfers, made her take out finance to buy a number plate.

## 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 Mrs R, but I don't think I have sufficient evidence to persuade me she was forced into taking out a finance agreement by Registration Transfers, who brokered it.

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.

Registration Transfers have explained that Mrs R will have completed the loan application entirely online. Mrs R says she spoke with Registration Transfers, but she's not been able to provide any evidence that she did so ahead of her finance application, or during it. Registration Transfer's website seems to support the suggestion that the application for finance would be completed solely online as the website says:

*"You will need to complete your finance application online" and "The online application form typically takes less than 3 minutes to complete. Your application is then instantly sent to the finance company, and they will typically respond with their decision in around 10 seconds. Some applications may take longer to process. If for any reason they can't give you an instant decision we'll send you an email the moment the finance company makes a decision."* And under the FAQ section *"When you buy online from Regtransfers you have the choice of applying for finance by selecting the finance option at the start of the purchase process, and completing an online application form."*

I think that's likely to be the information that Mrs R saw when making a decision to apply for finance and I don't think she would therefore have been likely to have needed to talk to Registration Transfers during her application. I don't therefore think there's evidence she was *"made"* to take out the finance.

I was very sorry to hear that Mrs R was suffering from poor mental health at the time of her application. She says that Registration Transfers should have treated her differently because of that, but as I'm not persuaded she spoke to Registration Transfers before, or during, her credit application, it wouldn't be fair for me to conclude that Registration Transfers should have made adjustments for Mrs R's mental health, as they don't appear to have been aware of it at the point the finance agreement was agreed.

### **My final decision**

For the reasons I've given above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 22 May 2023.

Phillip McMahon  
**Ombudsman**