

The complaint

Mr J complains that Project Solar UK Ltd (“Project Solar”) trapped him into taking out a solar panel system for a high cost.

What happened

In January 2023, Mr J received a quotation from Project Solar for a solar panel system (“the system”). The price quoted for this, including labour, was £16,000. Mr J decided against purchasing the system at that time.

In January 2024, Mr J received a new quotation from Project Solar. The price of the system this time, including labour, was quoted at £20,351. Mr J subsequently agreed to purchase the system and entered a contract with Project Solar. The contract set out that the cost of the system was £15,615 and the total overall price Mr J would need to pay, including labour costs, was £17,351. Project Solar arranged finance for Mr J to repay the contract cost with a third-party finance provider.

Mr J complained to Project Solar in September 2024. He said he had found that other solar panel companies provide similar products to the one Project Solar sold him, at a cheaper price. Project Solar didn’t uphold the complaint, saying that they couldn’t be held responsible for other companies and their costings. They said Mr J signed the contract which clearly set out both the cost of the system and the breakdown of his finance agreement. And Project Solar said the system had been installed for over six months which they felt confirmed that Mr J was happy with it.

Mr J remained unhappy and referred his complaint to us. One of our investigators looked into what happened but didn’t recommend that the complaint should be upheld. He felt that Mr J had enough time from when he received Project Solar’s first quote in 2023 to consider whether he wanted to use them for the purchase he then made. And he felt that the difference in prices between solar companies wasn’t indicative of anything Project Solar had done incorrectly in carrying out its regulated activity of credit broking.

Mr J didn’t agree and asked for an ombudsman’s 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 can understand why Mr J is unhappy that he paid more for the system than he perhaps would have done had he purchased it with a different company. However, I haven't seen sufficient evidence that Project Solar misled Mr J about the price he paid for it. Companies operating in the solar panel space are competitors which will naturally reflect on what prices they set against other companies. But the documentation Mr J saw and signed in my view clearly and prominently showed the cost he would need to pay and how that was to be repaid using finance. And I've not seen sufficient evidence that Project Solar inflated the price beyond what a reasonable cost for the system would be.

I also don't think that the differences in price shown across the 2023 and 2024 quotes mean that Project Solar misrepresented anything to Mr J in respect of the system cost and how he would need to repay this back through finance. There are differences in these. For example, the 2023 quote said that a twin tracker inverter was included, whereas the 2024 quote and contract shows that two twin tracker inverters and a single tracker inverter were included.

Overall, I've not seen enough to make think that Project Solar acted unreasonably in the way they sold the system to Mr J or brokered credit on his behalf to pay for the system. I note that Mr J said that he was asked to decide on purchasing the system within an hour. But he hasn't said that Project Solar pressured him to make a decision when he was clearly unsure about this and had told them so. And Mr J also had cancellation rights if he decided not to go ahead with the purchase and didn't invoke those rights.

Finally, I've seen that Mr J has referred to the system not generating enough electricity. This though wasn't part of the complaint that Mr J made to Project Solar from what I can tell. Even if I'm wrong about this, Mr J will need to complain first to his finance provider if he wishes us to look at this aspect, as we are only able to consider Project Solar's credit broking activities. Mr J can of course complain to Project Solar about this, but we wouldn't be able to consider that complaint.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 May 2025.

Daniel Picken
Ombudsman