

The complaint

Miss B complains about the way 247 Money Group Limited trading as 247Money handled the collection of her car. She would like items taken with the car returned or compensation for their loss.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I will focus on giving 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.

Having done so I have reached the following conclusions: -

- Miss B opted to voluntarily terminate (VT) her finance agreement with 247Money as such it needed to collect her car. The collection agent rearranged collection to suit Miss B to the morning of 13 February 2025 however, it didn't confirm this by email. Miss B emailed on the morning of collection to say she wouldn't be present but someone else could be. As she had no response to this email, she didn't arrange for someone else to be there. I think it might have been helpful if the collection date had been confirmed. However, given the car was due to be collected in the morning I think emails on that same morning might not reasonably have been seen prior to the collection agents setting out.
- There is no dispute that the collection agents found the car unlocked and untaxed on a public road. The collection agents spoke to 247Money who instructed them to collect the car to avoid the risk of the car being seized. I don't think 247Money's actions were unreasonable. The car was its property, and I accept it wanted to protect its asset.
- I appreciate in taking the car the possessions within the car were also taken which has obviously caused Miss B some distress and inconvenience. Miss B has explained the car was unlocked as the battery was flat. However, I am not sure why she didn't empty the car given collection was imminent, or why she left valuable items such as a passport in an unlocked car. I think the personal possessions were Miss B's responsibility not 247Money's
- I have considered the time and options given to Miss B to recover her items. I think both the collection agents and 247Money tried to be helpful. The collection agents said they could return the items if they were in the area, but I don't think this was an absolute guarantee they could do this. Money247 suggested Miss B arrange for a valeting company collect the items, offered to arrange to remove valuable items if Miss B advised where they were and gave Miss B an extra 7 days to collect the possessions.

- Miss B also had the option to go and collect her items or have them posted to her at her own cost. I think these suggestions were reasonable. I appreciate there would have been some time and cost involved, however the need wouldn't have arisen had Miss B prepared for collection by emptying her car. I am also mindful that In total Miss B had nearly a month to make any necessary arrangements which I think was reasonable
- Finally, I have listened to the call Miss B had with 247Money. I don't agree that in that call 247Money accepted it was at fault. Most of the conversation related to the referral to our service and what that involved in terms of process.
- Considering all the information I have seen I don't think 247Money were unreasonable in collecting Miss B's car and I don't feel it is responsible for the fact she left possessions in the car. Miss B could reasonably have taken these out knowing collection was imminent. She was also given options to collect these items which she chose not to take. On this basis I can't reasonably ask 247Money to compensate her for the items.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 12 August 2025.

Bridget Makins
Ombudsman