

The complaint

Mr D complains that First Response Finance Limited (FRF) declined his request to finance a car.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so instead I'll 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.

I think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a reasonable outcome is.

In considering what is fair and reasonable, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

FRF, like all lenders, is entitled to set its own policies and criteria to decide under what circumstances it's willing to offer finance. This is a commercial decision, and it isn't my role to interfere in that decision. But I've considered whether FRF treated Mr D fairly, or whether it otherwise made an error when considering his request for finance.

Mr D enquired about acquiring a performance vehicle model that FRF say it doesn't offer finance for. FRF explained this to Mr D at the time and has made it clear it's willing to lend to him, subject to an application, but not for that vehicle model. So Mr D didn't submit an application here, as FRF told him it wouldn't be accepted. And I don't think it made an error or treated him unfairly by doing so. A business decision was made not to finance that particular vehicle model for any potential consumers prior to Mr D's request. And FRF has the right to decide the level of risk it is willing to take when providing finance, including what vehicles it will and won't provide finance for. I haven't seen the decision not to offer Mr D finance on the vehicle he enquired about was personal to him or based on his individual circumstances.

Mr D says FRF's automated voice message on their telephone lines is misleading, as it mentions it being able to meet special requests or something a little out of the ordinary. But I consider this to be a broad general statement that doesn't specifically apply to the circumstances of Mr D's case. FRF being able to consider individual requests doesn't guarantee every request will be approved, neither would it be reasonable to expect this. I haven't seen any evidence of Mr D being misled to believe FRF would finance the vehicle model he wanted to acquire, so I don't find FRF has made a false statement of fact as Mr D has suggested.

I've also considered what Mr D has said about the service provided by FRF. I understand he believes FRF didn't try to help him find a car or call him. Having reviewed the contact records, I note FRF did try to assist Mr D by making enquiries with a dealership about a vehicle they'd found for him. They also made contact with Mr D and kept him informed in a timely manner. I haven't found there to be any significant service failings and overall, I'm satisfied FRF has treated Mr D fairly.

I know this will come as a disappointment to Mr D, but I don't think FRF needs to do anything further.

My final decision

For the reasons I've explained, my final decision is that I don't uphold Mr D's complaint about First Response Finance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 14 November 2025.

Nicola Bastin
Ombudsman