

The complaint

Mr M complains about the processes and systems that Stellantis Financial Services UK Limited (Stellantis) use for early settlement quotes. He would like Stellantis to review its early settlement letter, refund one monthly payment and to provide redress for the inconvenience of having to chase them for a refund.

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:-

- I appreciate Mr M found Stellantis' processes and systems confusing but I need to make it clear that it's not for us to tell businesses what systems to use. In this decision I can only look at Stellantis' actions and how they impacted on Mr M.
- As I understand it Mr M has two issues, firstly he thinks the settlement quote letter was incorrect. Secondly as he wasn't able to generate a new quote he over paid Stellantis and had to chase a refund.
- I have seen the early settlement quote dated 14 November 2024. The letter states the quote assumes all instalments have been made under the agreement including the instalment on 25 October 2024 I think that is quite clear.
- The quote also states that 'the amount to pay assumes your next monthly instalment is paid on time'. That meant that Mr M needed to make the November payment. I think it might have been clearer had the letter explained that instalments had to be paid until the account was settled. Notwithstanding that, I don't think the letter reads as the November payment is included in the settlement figure. So I do think the quote provided was correct.
- Mr M made the November payment which then had to be refunded to him. I don't agree he had to chase a refund. Stellantis has explained its process was that Mr M had to make the payment due on 25 November as his quote was valid from 14 November to 12 December 2024 which included the date the November payment was due.
- Stellantis explained that monthly instalments are due until accounts are settled. The reason for this is that, if for some reason an account isn't settled, the customer wouldn't then be in breach of their agreement by failing to make instalments that are due. If this results in an overpayment a refund is made.
- Finally I appreciate Mr M wanted to get a new quote, after he had paid the

November instalment so this figure could be taken into account to avoid a refund having to be made. Unfortunately Stellantis's systems don't allow a further quote to be generated whilst one is still live. I appreciate the frustration for Mr M but it's not for us to tell businesses what processes to use.

- I do appreciate Mr M found the process of settling his account frustrating but as I don't believe Stellantis has done anything wrong I can't reasonably ask it to either make a refund of one month's instalment or provide any compensation as Mr M would like..

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 Mr M to accept or reject my decision before 28 August 2025.

Bridget Makins
Ombudsman