

The complaint

Miss P complains about lack of communication from MotoNovo Finance Limited (MotoNovo) when she was trying to set up a payment plan. She would like more compensation than the £250 MotoNovo has offered.

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 am conscious that Miss P's complaint to MotoNovo was based on the service she received when she tried to set up a payment arrangement, failure to log a complaint and failure to action a subject access request (SAR). As such, MotoNovo responded to these specific points and these are the points we have investigated.
- There is no dispute that there were problems when Miss P tried to engage with MotoNovo to set up a repayment plan. There were delays in responding to emails Miss P sent. She had to complete several income and expenditure forms but wasn't contacted when these were received. Additionally MotoNovo failed to log her complaint when it should have done so, and failed to action a SAR on her behalf
- I do think it's appropriate Miss P receives some compensation, MotoNovo has apologized and offered £250 for the inconvenience caused for the poor customer experience which I think is fair.
- However I understand Miss P was unable to set up a payment plan and is now significantly in arrears on her account. We do expect businesses to respond positively and sympathetically when consumers have financial difficulty although that doesn't mean we expect them to waive arrears that have built up. MotoNovo has asked Miss P to get in touch so it can work with her to address the arrears on her account, and I would urge her to do so.
- I also understand Miss P has now put in a further complaint to MotoNovo in relation to financial hardship as a result of its actions. If she isn't happy with its response she can of course, consider a further complaint to this service.

My final decision

My final decision is that I uphold this complaint.

In full and final settlement, MotoNovo Finance Limited should pay Miss P £250 compensation for the problems she experienced when trying to set up a repayment plan.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 15 September 2025.

Bridget Makins
Ombudsman