

The complaint

Mr M complains that Arval UK Limited failed to collect his vehicle on four separate occasions when his lease agreement ended.

What happened

Mr M complains that Arval failed to collect his vehicle on four occasions.

Mr M arranged a collection for 14 April 2025, but the collection didn't proceed. The next collection was arranged for 16 April 2025, but the collection didn't proceed. The next collection was arranged for 17 April 2025, but the collection didn't proceed. The next collection was arranged for 22 April 2025. The collection proceeded but when the agent attempted to start the vehicle, he was unable to. Following this, Mr M called out the AA who started the vehicle and confirmed there was nothing wrong with it. The next collection was arranged for 25 April 2025, and the vehicle was successfully collected.

Mr M raised a complaint with Arval. He said he was unhappy as he'd had to take time off work on each arranged collection dates and has lost income.

Arval upheld the complaint and offered Mr M compensation of £250 for the distress and inconvenience caused.

Mr M remained unhappy and brought his complaint to this service. He doesn't feel that the offer of compensation is fair because if he'd failed to make the vehicle available at an arranged collection, Arval would've charged him each time.

Our investigator upheld the complaint. He said that although Arval had stated that they used third party collection agents and acknowledged that there had been some difficulties with the third parties, Arval were still ultimately responsible for the collection of the vehicle. The investigator said that the four failed attempts at collection had caused significant distress and inconvenience to Mr M, as well as the financial impact of him having to take time off work for each collection. The investigator recommend that Arval should pay compensation of £750 to Mr M.

Arval didn't agree. It said that although it acknowledged that Mr M had been inconvenienced with the failed collections, it felt that the offer of £250 was fair. It said it would increase the offer to £300 to resolve the complaint.

Because Arval didn't agree I've been asked to review the complaint.

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.

It isn't in dispute that there were four failed collection attempts before Mr M's vehicle was finally collected and returned to Arval.

Arval has acknowledged that its collection agents were responsible for the failed collection attempts.

The only issue between the parties is what level of compensation is fair and reasonable.

Arval has offered £250 compensation in its final response letter. It offered to increase this to £300 following the referral of the complaint to this service.

Mr M has told this service that he had to take time off work each time the car was meant to be collected. He's said that he's not only been inconvenienced by the failed collections but that he's lost income as well. Mr M has made the point that if he hadn't made the vehicle available for collection at the arranged time, Arval would've charged him an aborted collection charge.

I've thought about the impact of Arval's service failures on Mr M. I think it's fair to say that four failed collections in succession are an aggravating feature of this complaint. Mr M has been severely inconvenienced because he's had to repeatedly rearrange collections and repeatedly take time off work. This has impacted on his income and his holiday entitlement. On one of the occasions where the agent did attend to collect the car, the agent said the car was a non-runner. Mr M had the added inconvenience of arranging a recovery company to come out and look at the vehicle, only to find that there was nothing wrong with the vehicle and that it started as normal.

Looking at what's happened here I don't think the compensation offered by Arval is sufficient given the impact of the errors on Mr M. I appreciate that Arval has said that the compensation it has offered is in line with its complaints procedure. Respectfully, I don't agree that the offer is fair and reasonable. It doesn't reflect the level of distress and inconvenience caused to Mr M. I agree with the investigator that compensation of £750 should be paid. This sum is in line with what this service would expect a business to award for an impact of this nature.

Putting things right

To put things right, Arval UK Limited must pay compensation of £750 to Mr M.

My final decision

My final decision is that I uphold the complaint. Arval UK Limited must pay compensation of £750 to Mr M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 October 2025.

Emma Davy
Ombudsman