

## The complaint

Mr R complains about the level of service he received from Black Horse Limited (“BHL”) and he’d like to be compensated for the poor service he’s received.

## What happened

Mr R entered into a hire purchase agreement with BHL in February 2022 to acquire a caravan. The cash price of the caravan was £10,995, and after taking account of the advance payment, the credit provided totalled £10,745. The agreement was set up over a term of 86 months, with monthly rentals of £187.99. The total amount repayable, if the agreement ran to term, would be £16,417.14.

Mr R told us:

- At the beginning of February 2025 he was experiencing problems with online payments, so he contacted BHL to find out when he’d be halfway through the term of the credit agreement so that he had the choice of returning the caravan and finding a replacement should he wish to do so;
- BHL did not send him a settlement figure after several weeks of asking, and the vehicle he had been considering acquiring was sold to someone else;
- he’s made several complaints including one by telephone where he received a rude response from the BHL representative and his request to speak to a manager or complaints supervisor was refused, instead he was transferred to an inexperienced colleague of the representative he had been speaking with;
- he’s had a terrible time with BHL breaking its code of conduct rules time and again;
- the caravan and camper van market reaches its peak in Spring when prices rise by some 20%, and the delays from BHL have cost him significantly – around 20% of the £50,000 purchase price of a new caravan – so it should compensate him accordingly;
- this level of compensation is fair and honest given the troubles and issues he’s had with BHL for a number of months.

BHL partially upheld this complaint and paid Mr R £100 compensation in recognition of its belief that *“there have been instances where the service provided could have been better”*. It said that Mr R should have been passed through to the higher-level complaints team when he had asked as he already had an ongoing complaint.

But BHL did not uphold Mr R’s other complaint points about the attitude of two of its representatives; the additional security questions he was asked when he contacted BHL; or his claim not to have received settlement figures for his account when he asked for them.

BHL explained that additional security questions are asked so it can determine that the details held on file are correct and up to date. This includes checking mobile numbers and email addresses. It went on to explain that when taking payments from its customers, its representatives are required to check that the payment is affordable and will not cause financial detriment. BHL said it understood Mr R’s frustration, but its process had customers’ best interests in mind, and it was satisfied that its representatives had been polite and professional throughout.

BHL told Mr R that numerous settlement figures had been generated against his account, and although his complaint was about not receiving the settlement figures that he'd requested, BHL said it had made no errors in this regard.

Unhappy with its response, Mr R brought his complaint to this Service.

Our investigator looked at this complaint and said he didn't think that it should be upheld; he thought that the compensation paid by BHL for poor service - £100 – was appropriate in the circumstances, and that BHL didn't need to do anything more. And he explained that another complaint from Mr R about his credit file needed to be raised with BHL first of all.

Our Investigator said he was satisfied that on at least one occasion, BHL had provided a settlement figure to Mr R – Mr R had confirmed in a call recording that he was aware of the settlement figure for his account – and he had seen no evidence of any other occasions when settlement figures had been requested but not provided.

Our Investigator said, other than when Mr R requested to speak to manager or complaints supervisor, he could find no failings in the way that BHL handled its telephone calls with Mr R.

Mr R disagrees so the complaint comes to me to decide.

### **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 taken everything into consideration, I've reached the same conclusion as our investigator, and I'll explain why.

I've had the benefit of being able to listen to a number of call recordings between Mr R and BHL's representatives. I've listened to each call very carefully and more than once, but I've simply been unable to hear any instance of a BHL representative being rude, insulting, or in any way unprofessional.

I've noted BHL's admission that Mr R should have been transferred to its complaint team when he asked for this, and that it says it didn't provide its usual high level of customer care. BHL paid Mr R £100 in recognition of the fact that its service should have been better. I think this is an appropriate amount in the circumstances, and I won't ask BHL to pay Mr R any more for this failing.

Finally, I've considered Mr R's complaint about not receiving settlement figures that he'd requested. But I'm not going to uphold this part of his complaint either. Like our Investigator, I've listened to a call where I've clearly heard Mr R confirm that the representative he was speaking with did not need to send him a settlement figure because he was already aware of the amount needed to settle the account, having received a settlement figure by email.

Moreover, BHL has provided screenshots in respect of Mr R's account. These records show settlement figures requested by Mr R using its telephone service; once in January 2025; once in February 2025; and on two occasions in March 2025. And I understand from BHL that a customer requesting a settlement figure in this way would also be given the opportunity to have it confirmed by text message.

In conclusion, I'm satisfied that BHL provided Mr R with settlement figures on a number of occasions, and I've seen no evidence of instances when a settlement figure was expressly requested by Mr R but not provided by BHL.

I know that Mr R will be disappointed with the outcome of his complaint, but I hope he understands why I've reached the conclusions that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 6 October 2025.

Andrew Macnamara  
**Ombudsman**