

The complaint

Miss G complains about the service she received from Central (UK) Vehicle Leasing Limited ("CVL") when she applied for a vehicle leasing agreement.

What happened

Miss G enquired on CVL's website for a contract hire agreement. A quote was generated by one of CVL's finance partners.

Miss G submitted an application for credit and paid a £180 administration fee but following acceptance the price was adjusted by the finance partner.

Miss G didn't want to proceed due to the increase in price. CVL refunded the administration fee.

Miss G complained to this service. She's unhappy that she had to pay an administration fee to another company. She also believes that CVL should pay a sum equivalent to the cancellation charge that she would've paid to them if she had cancelled the lease as compensation.

Our investigator didn't uphold the complaint. He said that CVL's website made it clear that any quote was subject to change, so there was no basis to require CVL to compensate her for the change in price. The investigator also said that CVL had refunded the administration charge paid by Miss G and it would be fair or reasonable to ask them to refund an administration charge that she'd paid to a different business.

Miss G didn't agree. She said she'd signed a credit agreement for the price quoted and the price was changed at the last minute. Miss G says she was told by CVL that the price was agreed, and the car had been ordered.

Because Miss G 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.

I know it will disappoint Miss G, but I agree with the investigator's opinion. I'll explain why.

I've reviewed CVL's website. This states that all quotes are subject to change and may be removed without notice. It also states that all offers are subject to availability and that all images are for illustration purposes only and may not reflect the exact car supplied.

This makes it clear that quotes are subject to change – which is what happened in Miss G's case. CVL has explained that the quote changed because the manufacturer adjusted their pricing. CVL don't have any control over the price themselves as they act as a broker.

I can see that when Miss G was made aware that the price had changed, she decided not to

proceed and CVL refunded the administration fee of £180 that she had paid.

Miss G has said that she signed a finance agreement. Whilst I can see that Miss G submitted an application and a credit check was carried out, I haven't found any evidence that she had entered into a finance agreement at the time she was notified of the change in price and decided not to proceed. So, there was never any question of Miss G being charged a cancellation fee because there was no finance agreement in existence.

Miss G has provided this service with a copy of a document which she believes is a finance agreement. However, having reviewed this, I don't agree that it's a finance agreement. It's an internal order form, which allows CVL to procure the vehicle.

I understand that this has been a frustrating experience for Miss G and that she was disappointed not to be able to get the car that she wanted at the price originally quoted. However, having reviewed the available information, I'm satisfied that CVL made Miss G aware that the quote could change at any time, and that it has acted fairly and reasonably by refunding the administration fee.

For the reasons I've given I'm unable to uphold the complaint. I won't be asking CVL to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 24 October 2025.

Emma Davy
Ombudsman