

The complaint

Mr G is unhappy with the amount he was asked to pay by Volvo Car UK Limited after finishing his hire agreement early.

What happened

Mr G took out a hire agreement with Volvo. He then decided to end his agreement early.

Mr G is unhappy that he had to wait 10 days for Volvo's suppliers to collect the car after he asked to end his agreement and that he had to pay for the hire during this time.

When the suppliers came to collect, they found the car didn't have enough charge in the battery for them to be able to take it back, so another collection time was arranged. Mr G is unhappy with the charge he received because collection had to be rearranged and that he had to continue to pay the finance until they came back.

Upon collection, Volvo organised an inspection. This inspection found wear and tear with the car and charges were added to Mr G's outstanding balance as a result. Volvo has said the inspection took place in line with BRVLA guidelines.

Mr G also asked for a breakdown of how the excess mileage charge was calculated but this wasn't received.

Unhappy, Mr G complained to Volvo who issued a final response letter confirming that the charges were correct. They offered Mr G £50 compensation to apologise for some of the service failings he received.

Dissatisfied, Mr G brought his complaint to our service. An investigator looked into things for him. He thought the charges had been applied fairly and agreed the compensation amount paid to Mr G was enough to put things right for the poor customer service he received.

Mr G didn't agree so asked for an Ombudsman to issue a final decision. In particular, he was unhappy about the wear and tear charges. As part of this, he provided quotes from other garages to dispute the amount Volvo were charging for one of the car's alloys.

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.

Mr G disputes the following charges:

Collection delays and aborted collection charge

I know Mr G is disappointed with the length of time he had to wait for his car to be collected and that he had to continue making payments as a result. I don't think the time it took to arrange the collection was unreasonable as this process can take some time to arrange.

I've seen that Mr G was sent an email when he asked for his car to be collected which said that electric vehicles should be fully charged. As Mr G was told he had to have a fully charged car battery and the charge level was below this, I don't think it was unreasonable that the collection was rearranged and the aborted collection fee charged.

Wear and tear charges

I've considered the report from when the car was collected alongside the BVRLA guidelines.

I can see that the report from Volvo's inspectors show that the repairs they identified fall within the parameters set out by the guidelines. And without further evidence to the contrary, I don't think the charges are unfair or unreasonable.

Mr G is particularly unhappy with the charge of £744.57 for a new alloy. Based on the BVRLA guidelines, I think it's clear rectification work on the wheel is needed. But Mr G disagrees with the report from Volvo which says the damage couldn't be repaired and so a replacement alloy was needed.

I've paid attention to the quotes Mr G has provided from different garages about this area of damage. Mr G has said he sent the photos supplied from the Volvo report to the garages when he asked for repair quotes.

For one of the quotes, I can see Mr G asked for an estimate to fix a 'small weld.' The garage then responds with a quote for a weld and workshop repair. The quote doesn't confirm if the damage to the alloy can be repaired successfully. The second quote provided by Mr G is similar, in that it doesn't confirm if a repair is possible and just details how much a potential repair is likely to cost. So, I have to bear in mind that while the quotes demonstrate how much a repair of this nature may cost, they don't specifically say that it is the correct way to fix the damaged alloy.

Based on what I've seen, I'm more persuaded by the report issued by Volvo. This is because I can't ignore that the inspector physically saw the damaged alloy and decided based on that, that a replacement was needed. And so, I don't think Volvo have acted unreasonably in charging Mr G what it would cost to replace the alloy.

Mileage charges

Mr G had to ask multiple times for a breakdown of the over mileage charges. Volvo have now supplied a breakdown demonstrating that these charges were fair.

However, I think they gave Mr G poor service in not providing this sooner. They offered Mr G £50 in compensation to apologise for their service failings in dealing with Mr G's queries. I think this amount acknowledges the frustration Mr G would've experienced in trying to get his queries resolved.

Overall, I'm sorry that my decision doesn't bring Mr G more welcome news. But in all the circumstances I don't think that Volvo has treated him unfairly or unreasonably in the circumstances of this complaint.

My final decision

My final decision is that I don't uphold this complaint for the reasons outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 6 January 2026.

Ami Bains
Ombudsman