

The complaint

Mrs R complains that a car supplied with finance from CA Auto Finance UK Limited (CAAF) wasn't of satisfactory quality.

What happened

In November 2024 Mrs R was supplied with a car and entered into a PCP agreement with CAAF.

Mrs R experienced issues charging the car. She reported the issue to the supplying dealer and raised a complaint with CAAF. Because the complaint had been raised within the first six months, CAAF arranged for the car to be inspected. There was a delay with the inspection taking place due to the supplying dealer failing to pay the cost of the inspection. Mrs R was without the car for around 6 weeks whilst this issue was resolved.

Following inspection, the car was returned to Mrs R. The inspection report found no issues relating to charging the car. A fault was found with an ABS sensor which was later replaced at no cost to Mrs R.

CAAF issued a final response on 28 May 2025 in which it said it wasn't upholding the complaint because the inspection report showed no fault relating to charging. CAAF acknowledged that there had been a delay in arranging the inspection of the car and offered £250 for any distress and inconvenience caused.

Mrs R remained unhappy and brought her complaint to this service.

Following the referral of the complaint to this service, Mrs R advised that the charger had caught fire, and she was now having to charge the car at a supermarket as she had no other way to charge it at home. Mrs R confirmed that the charger which had caught fire was a charger she had purchased herself and not the charge supplied with the car at the point of supply.

Our investigator didn't uphold the complaint. He said that based on the evidence he'd seen, he wasn't persuaded that there was a fault with the car relating to the charging.

Mrs R didn't agree. She said the car didn't charge properly and never had. She said the charger she'd been provided with at the point of supply was end to end and not suitable for home use. Mrs R said she was offered a home charger at a cost of £800, which was not within her budget.

Because Mrs R 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 Mrs R, but I agree with the investigators opinion. I'll explain why.

The Consumer Rights Act 2015 is relevant to this complaint. This says that goods must be of satisfactory quality when supplied. Satisfactory quality includes things like fitness for purpose, appearance and finish, freedom from minor defects, safety and durability.

The car which was supplied to Mrs R was a used car. At the point of supply, it was around 3 years old and had covered around 10,534 miles. It's reasonable to expect that a used car would have a degree of wear and tear and require more repairs and maintenance than, say, a brand-new car.

The Consumer Rights Act says that where a fault arises within the first 6 months of the point of supply, there's a presumption that the fault was present or developing at the point of supply and it's up to the business to put things right.

In this case, Mrs R complained about the car failing to charge properly within the first 6 months. So, I've reviewed the available evidence to decide whether there was a fault with the charger.

Mrs R has provided videos to show the issues she's experienced with the car. She's said that the car takes a long time to charge, and that even if the car is charged overnight, it doesn't have sufficient range to get her to work and back which is around 12 miles each way. Mrs R has also provided receipts and invoices which she says are related to the car not charging properly, including a fine for stopping in a live traffic lane and utility bills.

Mrs R has also said that the charger she's been using at home has blown up. She's provided a photo showing the damage.

I've taken all of Mrs R's evidence into account.

I've also reviewed the inspection report. This states that there aren't any faults in relation to the car charging, and that the car performs as expected.

The inspection report is persuasive, because it is independent evidence from a qualified engineer. I've also taken into account that the charger which was being used by Mrs R to charge the car at home was a third party three pin charger. The manufacturer of the car has confirmed that it doesn't supply three pin chargers with its vehicles and that they don't recommend this type of charger as an everyday charging solution.

Information available online confirms that using a wall socket and three pin charger is the most time-consuming way to charge an electric car, and that it can take 24 hours for a full charge. This is because household plugs have a lower wattage than a manufacturer's approved car charger. Not only does it take a long time to charge the car, using this method of charging on a regular basis can shorten the battery life, leading to problems with range. It's likely that this is the reason why Mrs R is finding the car slow to charge or not fully charging.

Based on the evidence I've seen, there isn't enough to persuade me that there's a fault with the car, or that the car is of unsatisfactory quality.

For the reasons I've given, I'm unable to uphold the complaint. I won't be asking CAAF 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 Mrs R to accept or reject my decision before 10 December 2025.

Emma Davy
Ombudsman