

## **The complaint**

Ms R complains about the charges STARTLINE MOTOR FINANCE LIMITED (Startline) asked her to pay and their inadequate response to her complaint about them.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Ms R took receipt of a car in May 2022. She financed the deal through a hire purchase agreement and returned the car in July 2024. The car was inspected and Startline sent Ms R a bill for £2,443.67 as they said it hadn't been returned in a satisfactory condition.

Ms R complained to Startline and they eventually agreed to remove the charges and to pay Ms R £250 in respect of the distress and inconvenience they'd caused.

Ms R referred her complaint to this service but our investigator thought the compensation was reasonable in the circumstances. As Ms R disagreed, her complaint has been referred to me, an ombudsman, to make a decision.

## **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 agree with the investigator's view of this complaint and for broadly the same reasons.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Ms R acquired her car under a regulated consumer credit agreement. This means our service is able to consider complaints about it.

Ms R was kept waiting for some time for a resolution to her complaint. She had to wait about a year before Startline provided their final response on the matter and she received arrears letters in the meantime that would have been concerning, especially as Ms R has explained she'd not been in arrears before. When the final response eventually came Startline made reference to adverse credit file reports they may have made and although they hadn't actually made any, I can understand that would also have been distressing information for Ms R to have received. However, I can see that in recognition of the delays Ms R had experienced Startline were prepared to waive what was left of the charges they had wanted to apply and that they also offered £250 in compensation. All told I think that was fair redress

and in line with what this service would usually award in similar circumstances. I'm not therefore asking Startline to take any further action.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 30 December 2025.

Phillip McMahon  
**Ombudsman**