

## **The complaint**

Mrs C is unhappy with customer service provided, and how a complaint she made was handled, in relation to a hire agreement taken with Motability Operations Limited.

Mrs C has been represented on this complaint. And some of the contact with Motability covered below was with the representative. But, to keep things simple, I will only refer to Mrs C in the decision.

## **What happened**

In December 2024 Mrs C entered into a hire agreement with Motability to acquire a new electric car.

Mrs C contacted Motability via an online chat around January 2025 to discuss chargers being installed at her home. She explained she wanted to know if two chargers, charging two cars, would provide the same output. But Mrs C says she was given incorrect information. And she said by asking if she had any further questions, the staff member was attempting to end the chat before she was finished discussing things. Mrs C complained about this on the chat.

Mrs C complained further to Motability. She said she asked to receive a call from the direct line manager of the staff member who was on the chat. But she was unhappy this wasn't done. And she said she was unhappy with phone calls that took place about the complaint.

Motability issued a final response to the complaint on 30 January 2025.

Motability noted why Mrs C had said she felt like the staff member was trying to end the chat, but said the phrasing used was common practice. It said Mrs C was given incorrect information on a call from 15 January 2025 about its complaint policy. Motability apologised for this.

Mrs C confirmed to our service that the issue with the chargers had now been resolved with Motability. But she confirmed she remained unhappy with the service provided.

Our investigator issued a view and explained she was not upholding the complaint. In summary, she said that our service couldn't consider how Motability handled the complaint Mrs C made.

Our investigator said the £250 already paid to reflect an earlier complaint raised was fair and reasonable.

Our investigator explained during the online chat, Motability referred Mrs C to a third party for questions about the chargers. And she didn't think Motability were responsible for any failings by the third party. She said she didn't think Motability did anything wrong when it asked Mrs C if there was anything further it could help with, but she didn't think Motability was helpful when it pointed out that Mrs C couldn't be on the chat indefinitely.

Mrs C remained unhappy. She said, in summary, that many of the investigator's findings

were untrue or taking Motability's side. And she mentioned health conditions she has.

Mrs C also made several points in relation to the way Motability handled her complaint, including that she believed Motability lied to her.

Mrs C later explained she didn't want our service to investigate anything outside the online chat conversation and the phone calls directly following this.

As Mrs C remained unhappy, the case was passed to me to decide. I then asked Motability to provide a full transcript of the online chat and all of the calls that took place following this, which it provided.

I then sent Motability and Mrs C a provisional decision on 9 October 2025. My findings from this decision were as follows:

*Firstly, I want to set out what I'm covering in this decision, and what I can and can't consider as part of this.*

*Mrs C has been very clear in recent communications she only wants our service to consider the online chat that took place in January 2025 and the following phone calls. So, this is what I'm going to comment on. All parties should note this is why I haven't included details about the previous complaint in the background above.*

*I'll comment further on this below, but a large part of the communication between Mrs C and Motability was about the complaint Mrs C raised in relation to the online chat and how this was to be handled.*

*In summary, our service can only consider complaints about 'regulated activities'. Complaint handling is not a regulated activity.*

*Having thought about this, I'm satisfied I can consider the customer service Mrs C was given in relation to the chat, as this is ancillary to a regulated activity. But, Mrs C has very specifically raised a complaint about the way Motability handled her following complaint, for instance being unhappy with the particular staff member who would be dealing with things and with what she was told about Motability's complaint handling procedures. Because complaint handling is not a regulated activity, I'm satisfied I can't consider this.*

*I've reviewed a transcript of the online chat with Motability that Mrs C complained about. Mrs C asks about the charging speeds available for two cars at her home, and Motability referred her to the scheme partner. Mrs C explained she had already been referred back to them.*

*The staff member then offered to speak to another team to get further details and offered to text Mrs C when it had an answer. They then asked if Mrs C had any further questions. I understand Mrs C was upset by this, but having looked over the conversation I can't see Motability did anything wrong here. The impression I have is that it appeared to be trying to help and I don't agree it was inappropriately trying to get her off the chat.*

*Motability did then get an answer to the question when Mrs C told it she did not want to wait for a response.*

*In summary, I don't think Motability did anything on this part of the chat that means it needs to take any further action.*

*Mrs C then asked to make a complaint on the chat. What followed on the chat was*

*specifically about how this complaint would be handled, which as above I cannot comment on.*

*I've then considered the phone calls that followed this chat. I appreciate this is going to be a heavily summarised version of events, considering the length of these. But, I'm satisfied the vast majority of the content in the calls was Mrs C specifically discussing the complaint raised and how Motability were, or would be, handling this. As above, I can't comment on this.*

*There were a couple of times during the calls when the charging issue was briefly discussed. And I can't see Motability did anything wrong during these sections of the calls.*

*So, I do not think this complaint should be upheld.*

I gave both parties two weeks to come back with any further comments or evidence.

Motability said it accepted the decision.

Mrs C didn't agree with the decision and made some points for me to consider.

### **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've thought about what Mrs C said in response to my provisional decision.

She said, in summary, that the investigation was completely wrong. She said it was the customer service provided that she was unhappy with. I've thought about this, but I'm satisfied my decision addressed the complaint Mrs C raised.

Mrs C said she would be interested to hear if I listened to the calls that I referenced in my decision. I hope it will put her mind at ease to know that I did.

I've thought about everything else Mrs C said. And I was sorry to hear she feels as though she's been lied to. But, having reviewed things again, I still think this complaint should not be upheld for the reasons I explained in my provisional decision and set out above.

### **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 Mrs C to accept or reject my decision before 24 November 2025.

John Bower  
**Ombudsman**