

## **The complaint**

Mr F complains that Volvo Car UK Limited sent data to third parties when sending communications about his hire agreement.

## **What happened**

In February 2023 Mr F was supplied with a car and entered into a hire agreement with Volvo. At the time of entering into the agreement Mr F provided his email address.

In August 2025, Volvo sent a communication to Mr F about an overdue payment. The communication was sent by email to Mr F but also to his father, who had the same surname and first initial but had a different email address.

Mr F was unhappy that his details of his private financial affairs had been sent to his father. He also said his father had been caused distress as he was worried that it was his own account which was overdue. Mr F complained to Volvo.

Volvo apologised for the error and paid £100 compensation.

When Volvo issued the credit note relating to the compensation, the communication was sent to a different email address again, which was Mr F's partner.

Mr F complained about this. Volvo apologised for the error and paid a further £100 compensation.

Mr F wasn't happy with the outcome of his complaint and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the compensation paid by Volvo was fair and reasonable.

Mr F didn't agree. He said the compensation in relation to the first error didn't recognise the distress caused to his father. He said the compensation in relation to the second error was a breach of his privacy which had caused a direct personal conflict and a lack of trust in his relationship. Mr F said he'd been left with ongoing anxiety and a loss of confidence in Volvos ability to safeguard his data.

Because Mr F 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 Mr F but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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.

Volvo has acknowledged that it made errors. It has carried out an investigation into what happened, explained this to Mr F, apologised and paid compensation totalling £200.

Mr F isn't happy with the level of compensation. He says it doesn't reflect the impact of the errors, and he's explained why.

I've taken everything that Mr F has said into account. I appreciate that this has been a distressing experience for him and his family. That said, I think the compensation paid by Volvo is fair and reasonable, and in line with this service's guidance on compensatory awards for distress and inconvenience.

I appreciate that Mr F has lost confidence in Volvo. And I acknowledge that there were two errors in quick succession here which impacted on persons other than Mr F. But it isn't the role of this service to punish a business. Our approach to compensation is to look at what happened and make an award - if appropriate - for the distress and inconvenience caused. This service can only look at the impact on the individual complainant, and not (as in Mr F's case) his wider family members.

Taking everything into consideration, I'm satisfied that the compensation of £200 already paid is fair and reasonable. I won't be asking Volvo 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 Mr F to accept or reject my decision before 29 December 2025.

Emma Davy  
**Ombudsman**