

The complaint

Mr P complains that Volvo Car UK Limited (who I'll call VCUK) shouldn't have agreed to collect his car when they ought to have known private plates couldn't be transferred before the collection.

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.

In October 2023 Mr P entered into a hire agreement with VCUK to fund the provision of a new car. When the car was due to be returned, he contacted VCUK to arrange collection and he also asked about the removal of the private plates he'd had fitted to the car. He complained to VCUK as he said they didn't give him the correct information at the right time and this led him to book a collection before the plates could be transferred.

VCUK didn't think they'd done anything wrong. They said they'd explained the transfer process to Mr P and that it could take up to six weeks and that collection couldn't be completed before the transfer had happened.

Mr P referred his complaint to this service but when our investigator didn't think VCUK had done anything wrong, he asked for a final decision by an ombudsman.

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.

Mr P acquired his car under a regulated consumer credit agreement. This means our service is able to consider complaints about it.

When Mr P called VCUK on 5 August 2025 VCUK's agent explained that the plates would need to be removed before the car was returned and that he didn't know the process for transferring the plates. He said he would ensure the relevant team got in touch as soon as possible to explain the process. I don't think it's fair to suggest the agent had to know the process, I think it's reasonable to expect different parts of the organisation to specialise in different areas and I think the agent was clear when explaining he wasn't familiar with the

process and when telling Mr P he'd get an explanation to him.

That information was provided to Mr P only a couple of days later on 7 August 2025 and I think that was within reasonable expectations. The email explained that it could take up to six weeks for the transfer process to be completed so I think Mr P was provided with accurate information in a reasonable timeframe.

The agent on the 5 August 2025 call told Mr P that the plates would need to be changed before collection and Mr P would have been aware that the DVLA would need to be involved as they had been when the plates were first allocated. I think it would therefore have been reasonable for Mr P to delay organising the collection of the car until he'd received the email from VCUK or checked with the DVLA. I'm not therefore persuaded that VCUK have done anything wrong here and I'm not asking them to take any 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 Mr P to accept or reject my decision before 18 February 2026.

Phillip McMahon
Ombudsman