

The complaint

Mr P complains that a car that was supplied to him under a hire purchase agreement with N.I.I.B. Group Limited, trading as Northridge Finance, wasn't of satisfactory quality.

What happened

A used car was supplied to Mr P in September 2023 under a hire purchase agreement with Northridge Finance that he electronically signed in August 2023. The price of the car was £8,857, Mr P made an advance payment of £649 and he agreed to make 59 monthly payments of £175.96 and a final payment of £176.96 to Northridge Finance.

The car broke down in October 2024 due to wet belt deterioration and Mr P complained to Northridge Finance about issues with the car. He arranged for the car to be inspected by an independent expert in December 2024 and Northridge Finance sent Mr P its final response letter later that month. It rejected his complaint as the inspection report said that the faults wouldn't have been present at the time of sale, but it offered to pay £2,000 to help with the repair costs. It also credited some arrears to Mr P's account and reimbursed him for the cost of the inspection report.

Mr P wasn't satisfied with its response so referred his complaint to this service. His complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. She said that she hadn't seen any evidence to show that the fault was present or developing at the point that the car was supplied and she was satisfied that it was of satisfactory quality at that time.

Mr P initially said that he didn't want to take his complaint any further, but then asked for an ombudsman to issue a decision on his complaint. He's provided an email and a service schedule from the manufacturer regarding its timing belt replacement recommendations and he said in November 2025 that the car was being collected from him later that month.

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.

Northridge Finance, as the supplier of the car, was responsible for ensuring that it was of satisfactory quality when it was supplied to Mr P. Whether or not it was of satisfactory quality at that time will depend on a number of factors, including the age and mileage of the car and the price that was paid for it. The car that was supplied to Mr P was first registered in March 2017, so was more than six years old, it had been driven for 74,491 miles and the price of the car was £8,857. Satisfactory quality also covers durability which means that the components within the car must be durable and last a reasonable amount of time, but exactly how long that time is will depend on a number of factors.

Mr P was able to use the car between September 2023, when it was supplied to him, and October 2024, when it broke down. The car passed an MOT test in March 2024 and the October 2024 breakdown report shows that the car's mileage when it broke down was

86,643 miles. In about 13 months after the car was supplied to Mr P, it was able to be driven for another 12,152 miles.

Mr P arranged for the car to be inspected by an independent expert in December 2024 and Northridge Finance reimbursed him for the cost of the inspection. The inspection report records the car's mileage as 86,643 miles and says:

"The wet belt was visually deteriorated, cracked and swollen in appearance. A fault code was obtained. Wet belt deterioration is most often related to oil condition past and present ... At this stage, with the current evidence available to ourselves at the time of inspection, we would consider the fault would not have been present at the time of sale".

The report did say that no previous service history was available during the inspection and that the recommended interval for the replacement of the timing belt under normal conditions is 112,000 miles or ten years, whichever is reached first. Those replacement intervals are only recommendations and I don't consider it to be unfair or unreasonable for the wet belt on a car that was then about seven and a half years old and which had been driven for 86,643 miles to be "*visually deteriorated, cracked and swollen*". The car passed MOT tests in the March of 2020, 2021, 2022 and 2023 and I've seen no evidence to show that the incorrect oil has been used in the car or that there was an issue with the car's wet belt when it was supplied to Mr P

Northridge Finance offered to pay £2,000 to help with the repair costs as a goodwill contribution and without any admission of liability, it offered to credit some arrears to Mr P's account and it reimbursed him for the cost of the inspection report. I don't consider that it was required to make those offers to Mr P, and I wouldn't have asked it to do those things in these circumstances, so I consider that its response to Mr P's complaint was fair and reasonable.

I've carefully considered all that Mr P has said and provided about his complaint, but I'm not persuaded that there's enough evidence to show that the car wasn't of satisfactory quality in September 2023, when it was supplied to him. I appreciate that my decision will be disappointing for Mr P, but I find that it wouldn't be fair or reasonable in these circumstances for me to require Northridge Finance to take any further action in response to his complaint.

Mr P said that the car was being collected from him in November 2025 and that Northridge Finance hadn't shown much to suggest that it would accept any kind of deal or payment plan. Northridge Finance is required to respond to any financial difficulties that Mr P is experiencing positively and sympathetically. If he hasn't already done so, I suggest that he contacts Northridge Finance to try to agree an affordable repayment arrangement for the amount that he owes it.

My final decision

My decision is that I don't uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 4 February 2026.

Jarrold Hastings
Ombudsman