

The complaint

Miss C complains about charges Mitsubishi HC Capital UK PLC trading as Novuna Vehicle Solutions (who I'll call Novuna) asked her to pay when she returned a car she had been leasing through a finance agreement with 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.

Miss C entered into a hire agreement with Novuna in March 2020. She returned the car that was being financed in July 2025 and Novuna subsequently asked her to pay a bill for damage that they said was beyond reasonable wear and tear. Miss C disputed the damage that had been identified and her liability for the charges and Novuna reduced the bill by £150 and also removed some of the charges. The final bill was £985.35.

Our investigator reviewed the photographs in the inspection report and thought the charge Novuna had applied for refurbishment of the right-hand doors was unreasonable and should be removed. She thought damage to all the other panels was in excess of the industry guidance on fair wear and tear.

Novuna accepted the investigator's view, but Miss C was disappointed and thought the charges should be reduced further. She 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.

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

The terms of the finance agreement held Miss C responsible for keeping the car in good condition. She would be responsible for any damage if the car wasn't returned in the correct condition.

The industry guidelines for what is considered fair wear and tear when vehicles are returned at the end of their lease, is provided by the British Vehicle Rental and Leasing Association (BVRLA). I've considered the inspection photographs taken when the car was collected against that standard.

The outstanding damage charges relate to scuffs on alloy wheels, dents on the wing, rear door right and tailgate, scratches on several panels and paint contamination in the bumper, right hand front door and the bonnet.

The BVRLA guidance says:

Alloy wheels

“Scuffs up to 50mm on the total circumference of the wheel rim ... are acceptable” and “Any damage to the wheel spokes, wheel fascia, or hub of the wheel/alloy is not acceptable”.

Dents

“Dents of 15mm or less in diameter are acceptable provided the base metal or material is not exposed or rusted.”

Scratches

“Scratches and abrasions of 25mm or less where the primer or bare metal is not showing are acceptable provided they can be polished out.”

Paintwork

“Obvious evidence of poor repair, such as flaking paint, preparation marks, paint contamination ...is not acceptable.”

I think all of the damage is clearly evidenced in the inspector's photographs. The use of zebra boards and rulers assists in making that assessment. I'm not persuaded, however, that the damage to the right-hand doors is made out. I can't see any warping of the lines on the zebra board or any evidence of paint contamination. Novuna should remove these charges from the outstanding balance.

My final decision

For the reasons I've given above, I uphold this complaint in part and tell Mitsubishi HC Capital UK PLC to remove the charges they have levied for refurbishment of the right-hand front and rear doors. If Miss C has already paid those charges they should be refunded to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 8 January 2026.

Phillip McMahon
Ombudsman