

The complaint

Mr R complains that Motability Operations Limited (Motability) unfairly required his vehicle to be fitted with a tracker. And about the poor customer service when dealing with this issue. He would like the tracker requirement removed, an apology and compensation for the distress and inconvenience caused.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my decision.

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.

Having done so I have reached the following conclusions:-

- I have seen Motability's terms and conditions which state it reserves the right to install a tracking device. Motability also provided a leaflet which explains that this is a requirement in circumstance such as when none of the drivers live at the address of the person for whom the vehicle is provided or where a number of people have access to the car. As I understand it Mr R's original application listed two drivers who didn't reside with him. This was the reason for stipulating a need for a tracker. I don't think Motability acted unfairly as it followed its own terms.
- As I understand it Mr R's position then changed and he now lives with one of the other named drivers at the same address. However Motability's policy is that the tracker will be active during the duration of the lease regardless of a change of address or drivers. Whilst I appreciate Mr R's representative doesn't agree with this, as Motability were following its policy I can't say it did anything wrong. On this basis I can't reasonably ask it to cancel the requirement for a tracker.
- In terms of customer service issues I have listened to the call Motability made to Mr R about his application during which Mr R's representative took over the call and spoke to Motability on Mr R's behalf. I can't agree that during that call that Motability were dismissive, rude or intimidated Mr R. It was clear that Mr R's representative felt frustrated and not listened to as he wanted the tracker requirement cancelled. It seemed most of his frustration was due to the call handler not being able to agree to this. However I felt the call handler remained calm and explained to Mr R's representative that Motability's policy was that the requirement for a tracker would remain regardless of a change of address or driver.
- I also felt the call notes showed that Motability tried to help Mr R's representative, However, even if I had not found this to be the case, we can't award compensation to third parties only to the complainant. So, however frustrating Mr R's representative may have found Motability I can't award compensation for his experience as a

representative.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 January 2026.

Bridget Makins
Ombudsman