

The complaint

Mr G complains that charges Mercedes-Benz Financial Services UK Limited (MBFS) applied at the end of his hire agreement were unfair. He would like the charges waived, damages and for his complaint to be used as a test case for unlawful practices.

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:-

- In his complaint form to us Mr G said he wanted damages and for his case to be seen as a test case for what he feels are unlawful practices. I need to make it clear that in this decision I can only comment on MBFS's actions and any impact on Mr G. We also do not award damages as a court might. We can however, in certain circumstances, direct a business to pay compensation.
- There is no dispute that MBFS charged Mr G for a missing fast charging cable and for a dent with paint damage on the left hand front door which wasn't identified on the inspection report carried out at his house.
- I have seen the agreement Mr G signed and the vehicle standard returns document that goes with it. These make it clear the car must be returned with everything originally supplied with it, and in accordance with the vehicle return standards which specify that scratches to the paintwork that have penetrated the base coat are not acceptable.
- I have also seen the inspection report and agree the paint damage wasn't noted at first neither was the missing cable. MBFS explained that lighting conditions were dark at the time of the inspection so the dent and paint damage wasn't picked up. I think that is a reasonable explanation as to why this damage wasn't picked up initially but was in the standard follow on inspection once the car had been recovered. Importantly MBFS provided clearer images to us to evidence this damage.
- British Vehicle and Leasing Regulations (BVRLA) guidelines to assess fair wear and tear are industry standard and we use these as our reference point too. I agree with our investigator that it's hard to be sure the dent exceeds the 15mm over which BVRLA say damage is chargeable, given the position of the ruler on the car but it is certainly close to that figure. However the paint surface is broken so in accordance with the agreement Mr G signed and in line with BVRLA guidelines I think MBFS were entitled to charge for this damage.

- In terms of the missing cable although the cable wasn't noted as missing on the inspection report I understand two cables were provided with the car but only one returned. As Mr G offered to replace the missing cable with one from a relative's car that seems to me to confirm one was missing otherwise I don't know why he would have done this. His main concern seems to be around the actual charge made for this.
- I appreciate Mr G feels the charge for the cable is excessive. Mr G could have contacted MBFS before returning the car and asked about the replacement charge for a cable. He might then have chosen to source a suitable cable himself which might have been cheaper but didn't do so. Mr G has also given information about cable prices but I can't be sure if these are ones that would have been acceptable to MBFS. I can't reasonably conclude from the information provided that the charge was excessive
- MBFS didn't accept Mr G's offer to replace the cable. I understand by the time this offer was made the cable had already been replaced. The agreement Mr G signed states the car had to be returned with everything originally supplied with it. Mr G didn't do this I can't say it was unreasonable for MBFS to charge for a replacement cable.

My final decision

My final decision is that I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 December 2025.

Bridget Makins
Ombudsman