

The complaint

Mr B complains about the administration and the customer service BMW Financial Services (GB) Limited trading as ALPHERA Financial Services (“Alphera”) has provided in relation to an agreement held with them.

What happened

In September 2023, Mr B acquired a used car using a hire purchase agreement with Alphera.

In January 2025, Mr B contacted Alphera and requested to change his payment method from direct debit to a standing order, to make payments towards the account he held with them. Alphera gave Mr B links to register and access his account online. Mr B got in touch later in the day to explain that he couldn’t access his account.

In February 2025, Mr B got back in touch with Alphera to explain that he still couldn’t access his account and couldn’t amend his payment method.

In March 2024, Alphera issued their final response and explained that they weren’t upholding Mr B’s complaint. Among other things, Alphera said that they could assist if Mr B was having trouble accessing his account.

Unhappy with Alphera’s response, Mr B referred his complaint to our service as he didn’t think they had addressed his concerns. Mr B was unhappy that Alphera hadn’t provided him a copy of his credit agreement and because of the technical issues he had in accessing his account. Mr B believed these two issues impacted his ability to monitor the administration of his account.

Alphera made an offer to Mr B where they said they would provide a copy of Mr B’s credit agreement and assist him in being able to access his account with them.

Mr B didn’t accept the offer made, and so our investigator went on to look into things further.

The investigator upheld Mr B’s complaint and in summary, thought Alphera could have done more to support Mr B in accessing his account.

Alphera accepted the investigator’s findings. Mr B disagreed with the view reached. Among other things, Mr B didn’t think what the investigator told Alphera to do to put things right, was enough.

As Mr B disagreed with the investigator’s outcome, the complaint was passed to me to decide.

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'm upholding this complaint and I'll explain why below.

I'm aware I have summarised events and comments made by both parties very briefly, in less detail than has been provided, largely in my own words. No discourtesy is intended by this. In addition, if there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is a fair outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as an alternative to the courts.

Mr B complains about a hire purchase agreement taken out with Alphera. Entering into consumer credit contracts such as this is a regulated activity, so I'm satisfied I can consider Mr B's complaint about Alphera.

Mr B complains that he hadn't received a copy of his credit agreement despite requesting it on several occasions. From the limited information I have from the start of the agreement, it is unclear if a copy had been provided to Mr B. Having said that, my understanding is that Mr B now has a copy of it. I can appreciate Mr B's frustrations here, as it seems that it was only provided to him due to our service's involvement, after repeated requests for it. I have thought about this carefully and the impact this matter has had on Mr B. And I will make a finding on it below.

Turning my attention now to the technical issues Mr B has experienced accessing his account online. Having seen account notes Alphera has provided, I'm satisfied Mr B made attempts to access his account and had also contacted Alphera on several occasions to get the matter resolved. Alphera in return sent Mr B links to register and access his account, but this hadn't resolved things. On balance, I think Alphera could have done more here to support Mr B, such as possibly arranging someone from an experienced technical team to contact Mr B. And from my understanding, this is something that Mr B says he would find helpful.

I think in the circumstances, this would be fair and reasonable for Alphera to do, to help Mr B access his account online and view information he requires.

I have noted Mr B has made some further requests to ensure the support he receives is productive and that meaningful progress can be made when he is contacted. One of the requests he made, for example was the participants he feels should be present on the call. To be clear, I won't make a finding on the matter, other than to say that I think it is fair and reasonable for Alphera to arrange contact with Mr B to try to resolve the technical issues he is having in accessing his account online. I am not a technical expert, and I think it is reasonable to assume Mr B isn't either, if he is struggling to access his account online. So, it is for Alphera to decide whom from their team is better placed to contact him. And if Alphera are unable to resolve Mr B's issues, I would expect them to let Mr B know why, and arrange alternative options, if possible.

Mr B has also provided details about his availability for any call made. I would expect Alphera to make reasonable steps to accommodate Mr B's availability. And more generally, I would expect both parties to cooperate and engage in the process of resolving this issue Mr B has had, accessing his account online.

Thinking about all the above, I've gone on to consider what Mr B has said and the impact this complaint has had on him, including the further comments he has provided since our investigator issued his view. I want to reassure him that I have considered carefully what he has said. I appreciate Mr B feels he is entitled to considerably more than what our

investigator instructed, having given a figure of £5,000. However, in the circumstances, I think £150 more fairly reflects the impact these mistakes have had on Mr B. And so, I think it would be fair and reasonable for Alpera to pay this amount to Mr B.

My final decision

For the reasons I've explained, I uphold this complaint and I instruct BMW Financial Services (GB) Limited trading as ALPHERA Financial Services to put things right by doing the following:

- Arrange contact with Mr B to try to resolve the technical issues he is having accessing his account online. If the issue can't be resolved, then Alpera should let Mr B know why and arrange alternative options for him to monitor the administration of his account and agreement.
- Pay Mr B £150 to reflect the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 March 2026.

Ronesh Amin
Ombudsman