

The complaint

Mr W complains about poor service from Stellantis Financial Services UK Limited (Stellantis) when he ended his Hire Purchase Agreement, and that end of contract charges were unfair. He would like outstanding charges waived and compensation of £3500 for the distress and inconvenience caused.

What happened

The details of this complaint are well known to both parties, so I won't repeat those 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 appreciate Mr W's frustration both with what he feels is poor service by Stellantis and at charges he feels are unreasonable. I don't feel I need to go into the detail of the charges in this decision. Stellantis reduced the initial charges and accepted our investigator's view to write off the remaining balance on his account and that seems fair to me.
- Since our investigator's view Mr W has sent us what seems to be an annual statement on his account which doesn't reflect the reduced charges Stellantis offered to make. As I understand it, Mr W didn't accept Stellantis' offer so I am not surprised this isn't reflected in his statement. Also, until Stellantis receives my final decision it wouldn't know what action to take on Mr W's account. Stellantis accepted our investigator's view to write off the outstanding balance and I see no reason to change this outcome. So, Mr W's account should show as settled once this decision has been issued and Stellantis has had time to amend its records.
- Mr W has also raised the negative impact on his credit file, telling us it has delayed his ability to look at purchasing a house although he hasn't provided any evidence of this. Lenders typically use a range of factors in making lending decisions so I can't be sure his account with Stellantis has impacted on Mr W's ability in this way. However, Stellantis have confirmed that as it will be removing all charges, it will update Mr W's credit file accordingly.
- Finally Mr W's main issue is that he doesn't feel the £100 compensation for distress and inconvenience our investigator suggested and Stellantis accepted is fair. Mr W has estimated how many hours he has spent on the phone and in writing to Stellantis and says this has impacted on his income although he hasn't evidenced this. I do appreciate going through a complaint process is time consuming for all parties so I don't doubt some distress and inconvenience was caused. However I have no grounds to award the £3500 Mr W seeks – he hasn't evidenced a significant

ongoing impact of Stellantis's actions or a significant and evidenced financial or other loss or detriment. I feel the £100 our investigator awarded is fair.

My final decision

My final decision is that I uphold this complaint. In full and final settlement Stellantis Financial Services UK Limited should:-

- Remove the outstanding balance from Mr W's account. If Mr W has already paid this Stellantis should refund this to him paying 8% interest from the date of payment to the date of settlement .
- Pay Mr W £100 compensation for the distress and inconvenience caused.
- Update Mr W's credit file to reflect there are no outstanding charges.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 11 March 2026.

Bridget Makins
Ombudsman