

The complaint

Miss L has complained that a car she acquired using finance from STARTLINE MOTOR FINANCE LIMITED wasn't of satisfactory quality.

What happened

In June 2024, Miss L entered into a finance agreement with Startline, for a used car. A week later, she returned it as the brakes were worn, and a repair was carried out.

Then, in July 2025, Miss L took the car for its MOT, but it failed due to issues with the headlights. The garage said that the bumper had previously been repaired, so this may have caused the issue. Miss L paid for the headlights to be replaced and the car then passed its MOT.

Miss L contacted Startline, which said that due to the time that had passed, she'd need to provide an independent inspection of the car, to show any issues were present at the point of supply. When she didn't provide this, it didn't uphold her complaint. She then brought her complaint to our service.

One of our investigators looked into what had happened. He noted that it wasn't in dispute that the car was faulty. But what he needed to decide was whether it had been faulty at the point of supply. And, as the fault had presented itself more than six months from supply, the onus would be on Miss L to show this was the case. (In this regard, he acknowledged there had been an earlier repair carried out to the brakes, but there was nothing to suggest it hadn't been successful.)

Our investigator looked at the evidence from the garage which had carried out the MOT. But he felt this was inconclusive, as it simply noted 'damage/previous repair to bumper – may have relation to light fault'. He also thought that - as the issues with the headlights weren't apparent until over one year after the point of supply and after 7,000 miles had been driven - it's reasonable to consider if the fault had been present at the point of supply, it would have become apparent sooner.

Our investigator also said that when acquiring a used car, it's reasonable to expect that it may have previously been subject to repairs. However, it would also be reasonable to expect that the repairs have been completed to a satisfactory standard. He could see that Miss L had said that the bumper had been glued on, rather than clipped on, but he'd not been provided with any evidence of this.

For these reasons, he didn't think there was sufficient evidence that the car hadn't been of satisfactory quality at the point of supply.

Miss L said she'd provide further evidence regarding the bumper, including photos and a written statement from the garage. She also felt that issues arising from poor repairs could take time to show. Further, the headlight issue is starting again, which the garage had warned would happen if it was due to an underlying poor repair.

The complaint's now been passed to me.

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 not upholding it. I know this will be disappointing, but I'll explain why.

As our investigator explained, because more than six months had passed since the car was supplied, it would be down to Miss L to show, on balance, that the issue with the headlights was present, or developing, at that point. But I don't think she's done so.

I agree that issues may take time to show themselves. But the only evidence I've been supplied with is a note that says the issue might be linked to a previous repair. I don't find this sufficiently persuasive. Miss L hasn't provided the photos or any further/more detailed report.

So, in the absence of evidence, I can't find, on balance, that the car had faulty headlights developing or present at the point of supply. I know this will be disappointing, but I've had to rely on the evidence provided.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 15 May 2026.

Elspeth Wood
Ombudsman