

The complaint

Mr J has complained about the quality of a car he acquired using finance from Stellantis Financial Services UK Limited.

What happened

On 14 August 2024, Mr J entered into a finance agreement with Stellantis for a used car. However, on 15 October 2024, he returned the car to the dealership, as it was pulling to the right. Although the car was returned to him ten days later, the problem persisted, so it had to be returned again. Mr J contacted Stellantis at this point to express his concern.

Mr J then experienced further issues in early January 2025, regarding excessive vibration through the steering wheel and foot pedal, along with loose interior panels. The dealership said the car would need to be booked in, but there was no immediate availability.

Then, in early February 2025, Mr J had to call out recovery services. The issue was identified as the exhaust gas recirculation valve sticking intermittently. The dealership then agreed to bring forward the inspection.

Mr J also contacted Stellantis, as he'd not heard back from it. He was told someone would respond to him, but this didn't happen. He then brought his complaint to our service, and explained that although some issues had been resolved, there was still excessive vibration through the accelerator pedal and a rattle from the steering wheel and rear passenger doors.

One of our investigators looked into what had happened. He noted that Stellantis supplied Mr J with a car that was four years and two months old, and had travelled 30,589 miles. And its price was lower than it would have been if it had been supplied new. So, it would be reasonable to expect that parts of the car might have already suffered wear and tear. And there's a greater risk this vehicle might need repair and/or maintenance sooner than a vehicle which wasn't as road-worn when it was supplied.

Based on the breakdown report and the remedial work carried out, our investigator was satisfied the car was faulty. However, he didn't think there was sufficient evidence to show the problem was continuing. Although Mr J had provided videos to demonstrate the rattles/vibration, he didn't think these evidenced a fault. Accordingly, he asked Stellantis if it would agree to instruct an independent inspection, and it agreed to reimburse Mr J for the cost of this should he arrange this. However, Mr J didn't do so, as he was concerned he'd not be reimbursed. Our investigator also noted that, although the car had gone in for repairs, Mr J had been provided with a courtesy car, so had been kept mobile.

Finally, our investigator looked at the impact the issues had had on Mr J. Mr J explained the inconvenience of having to return the car to the dealer on multiple occasions, meaning he had to take time off work, and spend considerable time emailing back and forward with the dealer. He also explained the frustration caused by the lack of response to his complaint from Stellantis. Our investigator thought £200 was fair to address this aspect of the complaint.

Stellantis agreed with our investigator's recommendation, but Mr J did not. In summary, he said he thought that £200 compensation was too low, that Stellantis hadn't responded to his complaints, and that it didn't intervene when the dealership didn't supply a warranty certificate in a timely fashion. He feels like car still has faults, and that new ones have also now presented.

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 it in part. I know this will be disappointing for Mr J, but I'll explain why. I can see that the car has been repaired. However, Mr J says the repairs have been ineffective. I agree that the evidence provided isn't sufficient to show continuing faults, and can see that Stellantis has offered to pay for an independent inspection instead. I understand Mr J has concerns it would fail to pay, but that is something our service could order. So, on balance, I think Mr J could reasonably have agreed to an inspection. As one hasn't taken place, I don't have enough to persuade me that there's an ongoing fault. As regards any new faults, Stellantis would need an opportunity to look into these first, and if Mr J was unhappy with its response (or if it didn't respond), he may be able to bring a new complaint to our service.

I do agree with Mr J that the compensation should be increased, and I think £300 is a fair figure. It's clear that Stellantis has failed to engage with Mr J, which has added to the stress caused by the issues with his car. Although the award of compensation isn't an exact science, I think £300 is a significant sum, and better reflects the poor customer service provided by Stellantis in failing properly to support its customer when he experienced problems.

Putting things right

To put things right, Stellantis should pay Mr J £300 compensation for the distress and inconvenience caused.

My final decision

It's my final decision to uphold this complaint in part, and require Stellantis Financial Services UK Limited to pay Mr J £300 compensation.

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

Elspeth Wood
Ombudsman