

## **The complaint**

Mr R is unhappy with what happened when Oodle Financial Services Limited trading as Oodle Car Finance agreed to reject a car supplied under a hire purchase agreement.

## **What happened**

Mr R took a hire purchase agreement with Oodle in November 2024 to acquire a used car.

Mr R later made a complaint about the car, which was upheld. It was agreed for the car to be rejected and on 4 August 2025 Oodle told Mr R it would also pay him £854.13, £100 and £50 to resolve the complaint.

On 6 August 2025 these amounts were paid to Mr R's bank account. Oodle then mistakenly paid these amounts again on 13 August 2025.

On 18 August 2025 Oodle wrote to Mr R and explained it had duplicated the payments and said it would take the additional amounts back automatically. It apologised for the error.

On 5 September 2025 Oodle took payment of £854.12 from Mr R's account.

Mr R was unhappy with this and complained to Oodle, saying the error had caused him to spend more money than he had and had delayed both his agreement being closed and his credit file being updated.

In October 2025 Oodle issued a final response to the complaint. This said, in summary, that the duplication of payments had been due to an admin error, and Oodle explained this had led to a delay in closing Mr R's agreement. Oodle apologised and said it had credited Mr R's account with an additional £25.

Later in October 2025 Oodle wrote to Mr R explaining it had been unable to take the payments totalling £150. It asked Mr R to call it to discuss. Mr R spoke to Oodle and it says it confirmed he needed to return the £150. Mr R complained.

Oodle issued a further final response in December 2025. This said, in summary, that it had attempted to take the £150 in September 2025 which had been unsuccessful. Oodle thought its previous responses covered off Mr R's complaint.

Mr R remained unhappy with this and referred the complaint to our service. He said it had been difficult to keep track of payments and credits to his bank account and said he thought he should be able to keep the additional £150. Mr R also said the situation had caused issues with his credit file.

Our investigator issued a view and didn't uphold the complaint. She said, in summary, that she thought Oodle apologising and paying Mr R £25 was enough to put things right.

Mr R was unhappy with this. He said what happened previously with his car was irrelevant to his current complaint. He said Oodle had made multiple errors without offering appropriate redress. And he said Oodle had taken too long to sort things out.

Our investigator responded and explained what Mr R said didn't change her opinion.

Oodle responded and said the matter could've been resolved immediately if Mr R had called and made the payment when it asked, instead of complaining.

Mr R remained unhappy. He said he'd spent around twelve hours trying to resolve the issue. He said this impacted his personal time. He said he'd been caused stress as he'd presumed Oodle had taken the funds back when it hadn't. He said the situation had impacted his work. He said Oodle had made many errors. And he said he now thought the £150 should be written off and additional compensation awarded.

As Mr R remained unhappy, the complaint has been 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 do not think this complaint should be upheld. I'll explain why.

Firstly, I'd like to explain to both parties that I might not comment on every point raised or every single piece of evidence. I want to reassure Mr R and Oodle that I've carefully considered all of the available information. But, I'm going to focus my decision on what I consider to be the key facts and the crux of the complaint. This reflects the informal nature of our service.

I should also explain that I am *not* considering the events that led to the redress being paid in this decision. I am only considering what happened following this.

The large majority of what happened isn't in dispute here. Oodle has explained redress from the earlier complaint was paid twice to Mr R. And it acknowledged this meant his agreement took longer to close than it otherwise would have and this was reflected on his credit file.

I'm sure this must have been somewhat annoying for Mr R. But I don't think it's unreasonable for Mr R to be required to pay the funds back under the circumstances. And Oodle explained its mistake to him within a few days and said what steps it would take to rectify things.

I've very carefully considered what Mr R said about this. While Mr R said he was declined other finance at this time, I haven't seen enough to make me think it's most likely this would've been due to any wrongdoing by Oodle. So, I can't see this error had a significant impact.

It isn't then clear why the payments totalling £150 weren't taken back. Mr R says funds were available in his account, whereas Oodle says the payment attempt wasn't successful. However, I don't think I need to make a finding about what most likely happened here.

I say this as Oodle again explained to Mr R what happened and I think it's likely he would've understood at the time he could've paid £150 to resolve things.

I do think this must have been somewhat frustrating for Mr R. And I want to reassure him I've considered everything he's said about this, including what he explained were the timescales involved and the effect on him. However, respectfully, I've not seen enough to persuade me

the impact of any error was more than reasonably minimal.

Having thought about everything, even if I thought any 'fault' for the £150 not being taken lay with Oodle, I find £25 and an apology fairly reflects what went wrong here either way

I want to again reassure Mr R that I've carefully considered everything else he said. But this doesn't change my opinion.

**My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 April 2026.

John Bower  
**Ombudsman**