

The complaint

Ms A is upset that Motability Operations Limited (who I'll call MO) require a tracker to be fitted to a car she is financing with them.

I thank Ms A's daughter for providing some representations here. But, as Ms A is the named party to the finance agreement, I will refer only to Ms A in this decision. I mean no disrespect to Ms A's daughter when doing that.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Ms A says the decision to require a tracker to be fitted to her Motability scheme vehicle is unfair and based on a misunderstanding of her circumstances, particularly the living arrangements between herself and her daughter. She explains that although her daughter is the named driver and assists her, she remains the primary user and beneficiary of the car. She also says the requirement for a tracker is intrusive, has caused distress, and undermines her independency given her disability and reliance on the vehicle for day-to-day activities.

MO said they decided to require a tracker following concerns about the discrepancy between the address on the named driver's license and Ms A's address, as well as information suggesting the car may be kept at a different address for periods of time.

Our investigator did not uphold the complaint and thought MO's decision was reasonable in the circumstances.

Ms A disagreed and asked for an ombudsman to review the complaint.

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.

I agree with the investigator's view and for broadly the same reasons.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The Motability scheme is designed to ensure that cars are provided primarily for the benefit of the disabled customer. MO therefore has a responsibility to take reasonable steps to

satisfy itself that this requirement is being met and to act where it identifies a potential risk that it may not be. Here, they identified a discrepancy between the address recorded on the named driver's licence and Ms A's address, along with information that the car may be kept at another address for periods.

While I accept Ms A has provided an explanation for this, including time spent at her mother's address, I am persuaded it is reasonable for MO to consider that these factors gave rise to a potential risk requiring further assurance.

I have taken into account the additional documentation that has now been provided to demonstrate Ms A and her daughter's residency. However, I do not consider MO acted unreasonably in concluding that their concerns were not fully addressed, particularly given the ongoing nature of the living and parking arrangements described and the fact that the concern was not limited to a single point in time.

I have also considered that there is no evidence of misuse of the current vehicle. While that is an important factor, it does not prevent MO from taking reasonable steps to manage risk on a prospective agreement, particularly where it has identified circumstances that it considers require further verification.

I've noted the steps Ms A and her daughter have taken to confirm residency, but I don't think it unreasonable for MO to take a broader view of the information available to it when assessing whether it had sufficient assurance that the car would be used primarily for Ms A's benefit.

The key issue for me is whether requiring a tracker in these circumstances is a proportionate response. I accept that a tracker involves a degree of intrusion, and I have taken into account the impact Ms A says this has on her privacy, independence and wellbeing.

But I also note MO's explanation that the tracker is not intended to monitor every journey but rather to review usage patterns over time to confirm the car is being used in line with the scheme rules.

On balance I'm satisfied that MO's decision was reasonable and I'm not asking them to take any action.

I can see that Ms A has also raised with us some concerns about being pressured into concluding the sale at the dealership and about the registration of the main driver by the dealership. Those concerns haven't been considered by MO and they'll need to be addressed to them in the first instance before this service can fairly consider them.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 19 May 2026.

Phillip McMahon
Ombudsman