

## **The complaint**

Mr R complains that end of hire charges applied by ALD Automotive Limited (ALD) were unfair. He would like these charges waived, an apology and compensation for the distress and inconvenience.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat them 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 am aware Mr R asked for extra time to provide more evidence on 26 January 2026. We allowed him two weeks to do so however on 13 February 2026 Mr R contacted us to say he still hadn't received the information he wanted from, I believe, the company who inspected his car. Having heard nothing since from Mr R I think he has had sufficient time to put forward further evidence but as he hasn't done so I think it's only fair to ALD that I now make my final decision.
- Looking at the final response letter (frl) that ALD sent Mr R I can see that it waived some of the charges it originally applied. So, in this decision I am going to focus on the outstanding charges.
- ALD has explained it uses British Vehicle Leasing and Rental Guidelines (BVRLA) to assess damage when vehicles are returned. This is an industry standard body used by many businesses so I think it was reasonable it used these.
- As I understand it the outstanding charges relate to chips on the car. BVRLA guidelines allow for chips of 3mm or less as long as they are not rusted and a maximum of four chips on any panel, six on a door edge and eight on any forward facing panel are acceptable.
- I have seen the inspection report which evidences the chips ALD has charged for. I am not going to repeat the detailed assessment of each charge against the BVRLA guidelines as our investigator detailed this in his view. Also Mr R doesn't seem to disagree that there are 'chips' on the car.
- Mr R feels the 'chips' are in fact paint globules probably as a result of redecoration of a property near to him. He thinks these could easily be removed by cleaning. He has sought, I believe, evidence from the company that inspected his car to support this but hasn't provided us with anything I can consider.
- I am mindful that the inspection of Mr R's car was carried out by an independent third party specialising in vehicle inspections. I think they would have been able to tell the

difference between a chip and a paint globule. So I am not persuaded that the independent report wrongly concluded there were chips on the car.

- Given the information I have seen I think it was reasonable for ALD to charge for damage caused by chips on the car. So, I have no reason to ask ALD to waive these charges, apologise or pay any compensation as Mr R would like.

### **My final decision**

My final decision is that I don't 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 14 April 2026.

Bridget Makins  
**Ombudsman**