

The complaint

Mr G is unhappy that Motability Operations Limited (who I'll call Motability) have insisted any car he leases through them is fitted with a tracker.

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.

Mr G complained that Motability required a location tracker to be fitted to a vehicle before allowing his lease application to proceed. He said this requirement was unfair and arose because his carer had mistakenly used their own address on an earlier application. He wanted to proceed with the application without a tracker.

Motability said it identified concerns during the application process relating to the information provided, and the history of applications made. It explained that in line with its scheme rules it could require a tracker to monitor use of the vehicle and protect the scheme from misuse. It said the tracker requirement was applied following its review and that Mr G had been informed of this but chose not to proceed on that basis.

Our investigator didn't think Motability had acted unfairly. She was satisfied the requirement for a tracker was in line with the terms and conditions and that Motability had explained its decision to Mr G.

Mr G disagreed so his complaint has been referred to me, an ombudsman, for a final 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.

I agree with the investigator's view of this complaint 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.

Motability's terms and conditions allow it to require a telematics device to be fitted to a scheme vehicle where it considers this necessary. I am satisfied this is a legitimate measure intended to ensure cars are used appropriately and to safeguard the scheme.

I appreciate Mr G's explanation that an earlier application included incorrect address

information due to an error by his carer. However, I have seen that Motability considered the overall application history, including the involvement of a different named driver in an earlier application, when deciding that a tracker was required. I don't think this was an unreasonable approach.

I've thought about whether Motability applied this requirement fairly and in line with its process. I think it did and that it explained the requirement to Mr G before the application progressed further. While I understand that Mr G did not wish to have a tracker fitted, Motability was entitled to make this a condition of proceeding with the lease.

I'm not, therefore, asking Motability to take any action.

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 Mr G to accept or reject my decision before 7 May 2026.

Phillip McMahon
Ombudsman