

complaint

Mr G complains that the vehicle he acquired from BL Autosource LLP (the business) was not registered in 2016 as he had been told. He says the vehicle will be worth less because of this.

background

Mr G acquired a vehicle from the business through a hire purchase agreement with a finance provider which he then repaid.

Mr G says that he was clear that he wanted a vehicle that was registered in 2016 and had originally requested a vehicle with a 16 number plate. He says that after paying the deposit he was told that this was not possible and was instead offered a vehicle with a 65 number plate. He says he was disappointed but accepted this along with the offer of a £500 price reduction and a couple of additional features being added.

Mr G says that although he was acquiring a 65 number plate he checked that it was still registered in 2016. He says the business confirmed this and that the order form he was sent also noted that the vehicle was registered in 2016. He says that he paid for a vehicle registered in 2016 but received one registered in September 2015. He says that he will lose out when he comes to sell the vehicle.

The business says that Mr G paid a price for the vehicle which was heavily discounted from the new manufacturer price. It says that Mr G was told the vehicle was a 65 number plate when he placed the order and he could have cancelled at that time if he had not been happy. It says that instead of cancelling, Mr G accepted the vehicle and the offer of a further price reduction.

The business says that the vehicle was registered at end of September 2015 and so if Mr G believed he was getting a 2016 vehicle there was only a small difference in age. It does not accept that the vehicle was worth less than Mr G originally thought.

The investigator did not recommend that the business pay Mr G any compensation. He accepted the Mr G believed he was getting a vehicle that was registered in 2016. However he said in order to recommend compensation was paid he would need to consider if Mr G had suffered a loss. He said that the value of a vehicle can be affected by many factors and that while a three month age gap may affect the value of the new vehicle this was likely to diminish as the vehicle got older.

Mr G did not accept the investigator's view. He said that when he contacted the business he had the money to a buy a new vehicle. He said he accepted the business' offer of the 65 number plate vehicle but he confirmed that the vehicle he was getting was registered in 2016.

Mr G said that when he goes to sell the vehicle next year it will have to be advertised as a 2015 vehicle and will not be worth as much as a 2016 vehicle.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I appreciate the comments Mr G has made about wanting a vehicle that was registered in 2016. I can see that the order form he received and signed records the date of registration as '2016 – 65 plate'. Mr G has also said he was told the vehicle would be registered in 2016 when discussing the offer on the phone.

Based on the above, I find it reasonable to accept that Mr G initially believed he was getting a vehicle that was registered in 2016.

The vehicle Mr G received was registered in September 2015.

Based on the above, it appears that a mistake was made and Mr G was led to believe the vehicle supplied would have been registered in 2016 when it was registered in September 2015. Given this, I need to consider whether the issue has caused Mr G any financial loss and whether if he had been aware that the vehicle was not registered in 2016 he would have acted differently.

Based on the information provided it is not clear if Mr G would have gone ahead or not. It is clear that he accepted the vehicle knowing it had a 65 plate and that he was happy with the reduction in price for this and the additional features offered. It is reasonable to accept that Mr G would have been aware when he received the vehicle that it was registered in 2015 and I am not aware that he asked to return the vehicle. So, while I understand Mr G may have been disappointed had he been told the vehicle was not registered in 2016 it is not clear that he would then not have accepted it.

Mr G says that when he comes to sell the vehicle he will not get the value he should as the vehicle is older than he expected. While I appreciate this comment I also agree with investigator that the value of the vehicle will be affected by a range of factors. I also note that Mr G was aware that the vehicle was a 65 plate and so the age difference is only from end September to January.

Overall, while I can understand that Mr G is upset by the issue, I can see that he was offered a further price reduction and additional features when the vehicle was changed to a 65 plate. I find this compensated him for the change in the vehicle.

On balance, I do not require the business to do anything further in settlement of this complaint.

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 G to accept or reject my decision before 2 June 2017.

Jane Archer
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