

complaint

Miss B complains Moneybarn No. 1 Limited rejected her complaint that her car is faulty.

background

Miss B bought a second hand car with the help of finance from Money Barn. She says she discovered the car was faulty shortly after buying it. She complained to Money Barn saying that she was having to drive around in an unsafe car.

Money Barn investigated Miss B's complaint and agreed to pay for an independent report to be done. Money Barn says the independent report concluded that the car hadn't been faulty when it was sold. So it said that Miss B was responsible for any repairs as the problems were down to wear and tear. Miss B disagreed and complained to us.

Our adjudicator agreed with Money Barn that the car wasn't faulty at the point of sale. So they didn't recommend that Miss B's complaint be upheld. Miss B disagreed with our adjudicator's recommendations and said she'd found out that the car had been sold at auction before she bought it. Miss B said that this was unusual given the value of the car and shows that a fault must have been found. So I was asked to consider Miss B's complaint.

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 can see that Miss B's car passed its MOT shortly before it was sold to her. I can also see that she'd done approximately 4,000 miles since she bought her car. More importantly, the independent report that Money Barn arranged says that it's unlikely the problems Miss B is having with her car were present at the point of sale.

I agree with Miss B that when faults develop early on it can be assumed that there were problems at the point of sale. In this case, however, there is enough evidence to show that this wasn't so. I know that this will be disappointing for Miss B, who has clearly had a lot of problems with her car, but it wouldn't be fair to uphold this complaint.

my final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 26 October 2016.

Nicolas Atkinson
ombudsman