



INSIGHT REPORT:

Used car purchase disputes raised by consumers in 2024



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OVERVIEW

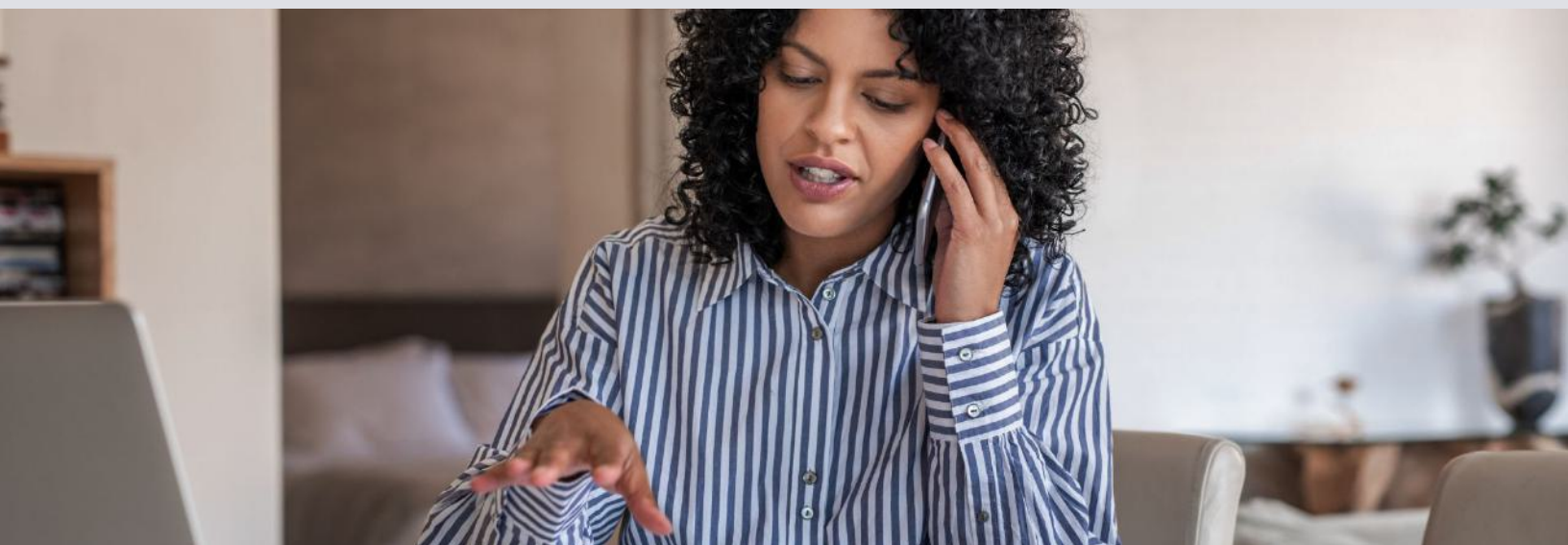
Used car purchases readily account for the largest proportion (around 40%) of consumer disputes seen by The Motor Ombudsman's Alternative Dispute resolution service each year. They fall under the scope of the body's comprehensive Chartered Trading Standards Institute (CTSI)-approved Motor Industry Code of Practice for Vehicle Sales.



Thousands of vehicle retailers across the UK are currently accredited to the Code and are listed on TMO's Garage Finder:

**[TheMotorOmbudsman.org/
Garage-Finder](https://TheMotorOmbudsman.org/Garage-Finder)**

NEW CONSUMER CASE VOLUMES



Year	Volume of used car purchase cases opened by consumers*	Used car purchase cases as a percentage of total opened by consumers during the year	Annual UK used car transactions (source: SMMT)
2024	16,317 (+59% v 2023)	40% (of 40,367)	7,643,180 (+5.5% v 2023)
2023	10,262 (+41% v 2022)	41% (of 24,880)	7,242,692 (+5.1% v 2022)
2022	7,285 (+79% v 4,076 in 2021)	38% (of 19,112)	6,890,777 (-8.5% v 7,530,956 in 2021)

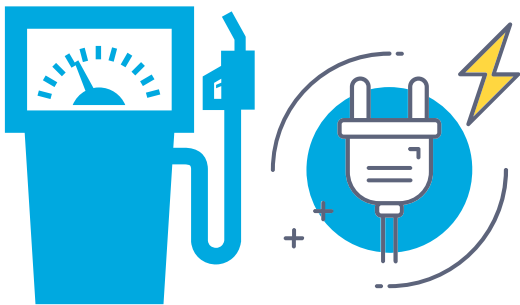
Assumptions for increasing volume of used car disputes brought to consumers year-on-year:





- The cost-of-living crisis adding financial pressure on motorists, increasing the likelihood of complaints
- Raised awareness of The Motor Ombudsman amongst consumers
- Rising used car transaction volumes in the UK during the last three calendar years

On average, used car purchase complaints brought to The Motor Ombudsman represent less than 1% of annual used UK car transactions

*Figures relate to used car purchase disputes raised by a consumer with a business











SOURCE OF USED CAR DISPUTES BY FUEL TYPE



	Vehicle fuel type	% of disputes
	Petrol	46% (45%)
	Diesel	45% (48%)
	Hybrid	5% (4%)
	Electric (EV)	4% (3%)

(Figures in brackets denote 2023 data)

TOP 10 DRIVERS OF USED CAR PURCHASE DISPUTES

Source / issues*	2024	2023
Engine	58% 	56%
Standard of customer service	12% 	17%
Vehicle exterior	7% 	6%
Transmission	4% 	3%
Electrical systems & wiring	3% 	2%
Fuel & emissions systems	3% 	3%
Brakes	3% 	3%
Clutch	2% 	3%
Interior	2% 	2%
Steering	1% 	1%

*Issues refer to faults and failures **Arrows denote (2024 v 2023 change)

In 2024, the engine continued to account for the highest proportion of disputes

KEY DISPUTE SOURCES BY AREA

*Please note that the sources of issues reported on this graphic are some of the principal concerns highlighted by consumers within their case submissions, and the lists are not exhaustive

1. ENGINE (58%)

- ☐ Engine bay fuse box faults
- ☐ Snapping timing belts
- ☐ Blown turbos hydrolocking engines
- ☐ Failure of engine mounts
- ☐ Coolant leaking into engines
- ☐ Spark plug failures
- ☐ Engine seizures due to wet belt faults

2. CUSTOMER SERVICE (17%)

- ☐ Customers not receiving promised free-of-charge warranties and MOTs at sale
- ☐ Vehicles having more previous owners than stated at the point of sale
- ☐ Being mis-informed that deposits were fully refundable during the purchase process
- ☐ Missing service history documentation
- ☐ Vehicle issues at the point of delivery

3. VEHICLE EXTERIOR (7%)

- ☐ Faulty safety latches on bonnets
- ☐ Body panels differing in colour
- ☐ Poorly painted bumpers
- ☐ Damaged wing mirrors not being replaced prior to vehicle delivery
- ☐ Blistering and flaking paintwork
- ☐ Tailgates leaking water into boot areas

4. TRANSMISSION (4%)

- ☐ Gearbox sensor failures
- ☐ Mechatronics unit faults
- ☐ Disintegrating bearings contaminating gearboxes
- ☐ Metal swarth found in the gearbox oil






5. ELECTRICAL SYSTEMS (3%)

- ☐ Electric tailgates failing to open
- ☐ Faulty batteries causing vehicle shut downs
- ☐ Interior lights turning off prematurely
- ☐ Parking sensors activating incorrectly
- ☐ Vehicles not charging to full capacity
- ☐ Interior lights turning off prematurely

6. FUEL & EMISSIONS (3%)

- ☐ AdBlue pump injector fault codes
- ☐ Malfunctioning Diesel Particulate Filters
- ☐ Repeated NOx sensor failures
- ☐ Rusting fuel tank shields
- ☐ Fuel leaking into vehicle cabins
- ☐ Businesses unable to source parts to repair fuel pumps

TOP 5 PREFERRED CONSUMER REMEDIES TO DISPUTES

Preferred remedy	2024*	2023*
Vehicle rejection	29% 	21%
A full refund	24% 	26%
A free-of-charge repair	18% 	16%
Compensation	11% 	13%
A partial refund	3% 	3%



AVERAGE CONSUMER CLAIM VALUES AT CASE SUBMISSION



Year	Average value attributed by consumers to their preferred remedy	Difference compared to the previous year
2024	£4,266	-28% (versus 2023)
2023	£5,950	-3% (versus 2022)
2022	£6,139	+27% (versus 2021: £4,844)

- Consumer claim values are those stated in accordance with their preferred remedy by when bringing a dispute to The Motor Ombudsman
- The Motor Ombudsman's Annual ICAP Report highlights the actual value of awards given to consumers upon the review of their case, and if a decision was in their favour based on the evidence provided

FOR MORE INFORMATION



FIRST EDITION



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