THE MOTOR OMBUDSMAN

USED CAR PURCHASE DISPUTES

Trends, Drivers and Outcomes 2023-2025



www.TheMotorOmbudsman.org/Used-Cars

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Overview

The UK is one of Europe's largest and most established used car sectors, with more than 7.5 million second-hand vehicles changing hands on average annually between 2023 and 2025[1], and a total market value estimated to be in the region of £80 billion last year[2].

Against a backdrop of continued pressures on household finances, used cars remain a vital and accessible route into vehicle ownership for many, whilst also offering often-immediate availability, coupled with a range of choice in terms of make, model, age and price point across the nation's forecourts.

As with most products, but especially where there is a notable financial and emotional investment at stake such as a used car, consumers will likely express their dissatisfaction should a purchase and ownership experience not meet their expectations.

When looking at disputes raised in relation to vehicles received by The Motor Ombudsman (TMO), issues stemming from the purchase of used cars form the majority of customer complaints on an annual basis, highlighting this area as a primary source of consumer detriment, mirroring findings from other industry bodies, such as Citizens Advice[3].

The following Insight Report draws on a detailed analysis of used car purchase cases where The Motor Ombudsman issued a decision between 2023 and 2025. It explores the principal drivers of complaints brought within the remit of the Vehicle Sales Code, the issues most commonly associated with used car disputes, key trends emerging from the data, as well as exploring rationale behind outcomes reached by The Motor Ombudsman.

MOTOR INDUSTRY CODE OF PRACTICE
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VEHICLE SALES
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APPROVED CODE
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[1] Source: Society of Motor Manufacturers and Traders (used car transactions in 2023: 7,242,692, 2024: 7,643,180, 2025: 7,807,872)
[2] Source: www.marketdataforecast.com/market-reports/united-kingdom-used-cars-market
[3] Source: www.businesscompanion.info/en/news-and-updates/used-cars-guidance-update-citizens-advice-data-on-complaints

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SECTION 1

A profile of used car purchase disputes brought to The Motor Ombudsman

This section of the report explores the profile of used car purchase disputes brought to The Motor Ombudsman by consumers for resolution.

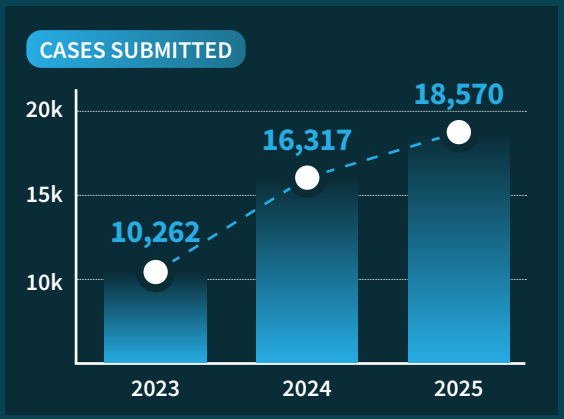
1.1 Volume of used car purchase disputes received by The Motor Ombudsman

Disputes linked to the purchase of used cars consistently account for the largest share of new cases brought by consumers to The Motor Ombudsman on an annual basis, at around 40%. However, even though they make up a notable proportion of the workload handled by the organisation, they still represent only a very small fraction of total used vehicle transactions nationwide year-on-year, which is a positive takeaway from the data.

Year	Used car purchase cases submitted by consumers to TMO	Share of all new cases submitted by consumers to TMO	Annual UK used car transactions (Source: SMMT)	Used car purchase cases as a share of annual UK used car transactions
2025	18,570 ▲ +14% v 2024	40% of 46,092	7,807,872 ▲ +2% v 2024	0.24%
2024	16,317 ▲ +59% v 2023	40% of 40,367	7,643,180 ▲ +5.5% v 2023	0.21%
2023	10,262 ▲ +41% v 2022	41% of 24,880	7,242,692 ▲ +5.1% v 2022	0.14%

Used Car Purchase Disputes

Key Trends 2023-2025



7.6 Million
UK used car transactions (avg. per year)

0.14%-0.24%
of used car transactions

Cases remain a very small fraction of UK used car transactions

The year-on-year increase in used car purchase disputes brought by consumers to The Motor Ombudsman during the selected period for this report (i.e. 2023 to 2025), is likely driven by the following principal factors:

» **The growth in used car transaction volumes across the UK:** a larger overall used car market increases the pool of potential complaints, even if disputes continue to represent only a very small proportion of the total volume of vehicles changing hands. The rise in transactions therefore provides important context for interpreting complaint volumes, as higher case numbers do not necessarily indicate a deterioration in standards across this area of the automotive sector.

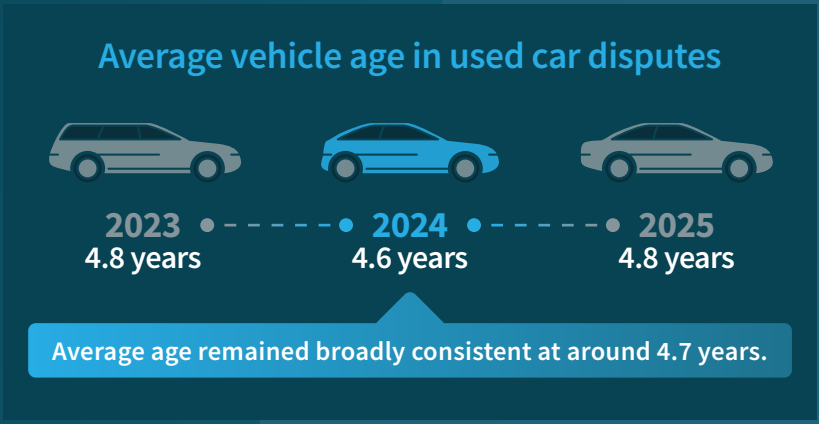
» **The cost-of-living crisis placing greater financial pressure on motorists:** continued pressure on household budgets means that motorists may be more likely to escalate a complaint where they feel a used vehicle has not met the expected standard, or where the expense of putting something right is considered unaffordable or disproportionate compared to the value of the car.

» **Rising awareness of The Motor Ombudsman and Alternative Dispute Resolution (ADR), as well as increasing consumer use of AI tools to write their complaint:** increased consumer recognition of both The Motor Ombudsman and the availability of Alternative Dispute Resolution (ADR) as a free-of-charge route to resolve complaints, means that more motorists are likely to pursue this route instead of resorting to often costly and time-consuming legal recourse. In addition, consumers are increasingly using free Artificial Intelligence (AI) tools to identify if they have a case, who can assist them and to collate their complaint.

1.2 Average vehicle age in used car purchase disputes

For used car purchase cases closed with a decision between 2023 and 2025, the data shows that, on average, vehicles are 4.7 years or around 57 months old at the point of submission to The Motor Ombudsman's ADR service by a consumer. This figure also assumes the completion of the maximum eight-week period which should be granted to a business to conclude a complaint with a consumer, in line with ADR regulations.

When breaking down the age profile by year for the 2023 to 2025 period, the trend appears fairly static (see the graphic to the right), indicating that the average age of vehicles at the point a dispute was raised by The Motor Ombudsman remained broadly consistent, with only a slight marginal variation.



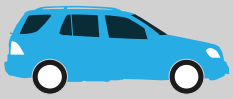
The average figure of 4.7 years is also worthy of note, because with a typical new car manufacturer warranty being three years[4], by the time many of these complaints were raised with The Motor Ombudsman, the cover offered by the carmaker would have ordinarily expired.

This helps to explain why disputes at this stage are sometimes more likely to focus on the subjects of durability, consumer rights and post-sale responsibility by retailers, rather than being centred around eligibility for manufacturer warranty-backed repairs in line with the terms set out by their agreements.

[4] Source: www.themotorombudsman.org/vehicle-warranty-faqs

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1.3 Used car purchase disputes versus UK car parc by vehicle type

Vehicle type	Closed used car purchase cases by vehicle type (2023)	Closed used car purchase cases by vehicle type (2024)	Closed used car purchase cases by vehicle type (2025)	Average share of closed used car purchase cases (2023 – 2025)	2025 car parc – no. of units (SMMT)	Share of 2025 car parc (SMMT)
SUV 	**39%**	**49%**	**51%**	46%	**6,748,745**	**19%** 17% ('24) 16% ('23)
Hatchback 	20%	28%	22%	23%	9,528,133	26% 26% ('24) 27% ('23)
Executive car / Saloon 	17%	10%	17%	15%	1,556,453	4% 4% ('24) 5% ('23)
City Car / Supermini 	9%	5%	3%	6%	12,797,040	35% 35% ('24) 36% ('23)
MPV 	3%	2%	1%	2%	1,548,337	4% 4% ('24) 4% ('23)

According to the latest UK car parc data, which spans brand-new models, to vintage and older vehicles of more than 12 years of age, SUVs account for around 20% of vehicles on the nation's roads (up from 17% in 2024 and 16% in 2023), but make up the largest proportion of closed cases on an annual basis at an average of 46%. This figure does not suggest that SUVs have been more problematic than other types of models, but merely reflects increased consumer demand over time for this body type. In fact, more than 2.6 million new SUVs were purchased in the UK between late 2018 and 2024[5]. This in turn, feeds into the car parc and increased supply for second-hand car buyers versus other body types.

Hatchbacks showed a closer relationship between their presence in the car parc and their representation in disputes. They accounted for 26% of the 2025 car parc – little changed from 2024 and 2023) and an average of 23% of closed cases across the three years. However, their annual share of closed cases fluctuated, rising from 20% in 2023 to 28% in 2024, before falling back to 22% in 2025.

Executive cars and saloons represented a comparatively small 4% of the 2025 car parc – staying stable since 2023, but accounted for an average of 15% of closed cases. Their share of closed cases fell from 17% in 2023 to 10% in 2024, before returning to 17% in 2025.

[5] Source: www.gmap.com/suv-market-gmap-analytics

In contrast, city cars and superminis formed the largest segment of the 2025 car parc, at 35% (mirroring figures from 2024 and 2023), but represented an average of only 6% of closed cases. Their share also declined consistently, from 9% in 2023 to 5% in 2024 and 3% in 2025. MPVs followed a similar pattern on a smaller scale, accounting for 4% of the car parc and an average of 2% of cases, with their annual share of closed cases reducing from 3% in 2023 to 2%, and then to 1% in 2025.

1.4 Closed used car purchase disputes by fuel type

The fuel-type profile of closed used car purchase disputes over the past three years shows that petrol and diesel accounted for the majority of vehicles. This is consistent with the wider used car market, where conventionally fuelled cars have continued to dominate second-hand vehicle transactions.

Used car disputes by fuel type, 2023-2025

Diesel overtook petrol in 2025, while hybrid and electric remained a smaller but growing share of disputes

PETROL	DIESEL	HYBRID	ELECTRIC
2023 48%	2023 41%	2023 4%	2023 2%
2024 46%	2024 40%	2024 10%	2024 4%
2025 40%	2025 46%	2025 9%	2025 5%

While petrol vehicles represented the largest proportion of cases in 2023 (48%) and 2024 (46%), diesel moved into first place in 2025, driving 46% of disputes compared with 40% for petrol. This change may reflect the ageing profile of diesel vehicles in the used market, the complexity and cost associated with emissions-related systems and longer-distance usage patterns, all of which can increase the likelihood of faults becoming points of contention once a vehicle has changed hands.

At the same time, hybrid and electric vehicles (EVs), while still representing a comparatively small share of dispute volumes, grew in prominence over the three-year period when looking at fuel type, which is not unexpected given their rise in popularity. Hybrid cases rose from 4% in 2023 to 10% in 2024, before settling at 9% in 2025, while EV disputes increased steadily from 2% to 4%, and then to 5% over the same period. This trajectory mirrors broader changes in the used car market, where demand for pre-owned electrified vehicles has risen over the past decade.

1.5 Typical vehicle profile in a used car purchase dispute reviewed by The Motor Ombudsman

Using the above data to paint a picture of a 'typical' used car case that The Motor Ombudsman works on, it readily relates to an SUV, around 4.7 years (57 months) old at the point the complaint was raised with The Motor Ombudsman, and is most commonly powered by a petrol or diesel engine.

Typical used car dispute profile



4.7 years old

Average age at point of case submission

SECTION 2
Key drivers of used car purchase disputes

Purchase disputes between consumers and used car retailers can happen for a number of reasons, and for the purpose of analysis, they have been classified as follows:

» **Customer Service** (i.e. at the point of sale and post-purchase during ownership);
» **Drivetrain** (i.e. the engine and associated components);
» **Chassis** (i.e. steering, suspension, transmission and wheels);
» **Exterior** (i.e. body panels, paintwork and associated external fixtures);
» **Interior** (i.e. cabin fixtures and systems);
» **Electrical** (i.e. safety systems, wiring infrastructure, batteries and charging); and
» **Fuel and Emissions** (i.e. fuel and exhaust systems).

When applying these categories to the data, the main sources of complaints as a percentage of these key drivers, can be seen as follows for the 2023 to 2025 period, which will now be explored in greater detail. Some of the principal issues reported by consumers for each category are visible in the graphics.

Source of dispute by issue category, 2023-2025

Source of dispute	2023	2024	2025	Annual Average
Customer Service	59%	47%	64%	57%
Drivetrain	21%	14%	16%	17%
Chassis	8%	20%	9%	12%
Exterior	5%	6%	4%	5%
Interior	3%	5%	4%	4%
Electrical	1%	6%	2%	3%
Fuel & Emissions	3%	2%	1%	2%

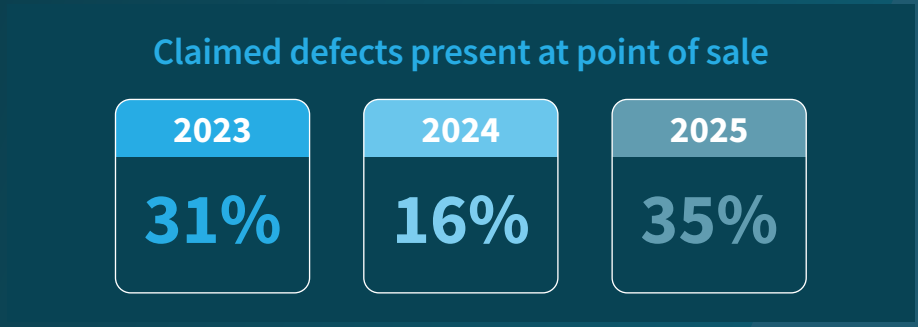
» Customer Service (an average of 57% of annual used car purchase disputes)

Customer service was the largest source of used car purchase disputes between 2023 and 2025, accounting for an annual average of 57% of closed cases. Issues in this category related to complaints encountered at both the point of sale and the period after purchase, including vehicle preparation, disclosure of information, communication, complaint handling and the completion of agreed repairs.



For the purpose of this analysis and when classifying dispute types into the aforementioned categories, a vehicle sold with a defect from the point of view of the customer, has been classified as a customer service issue, on the basis that it raises questions about the quality of the pre-sale inspection, the accuracy of vehicle preparation, and the extent to which any known issues were communicated clearly to the buyer prior to purchase.

Cases where claimed defects were present at the point of sale constituted the following proportion of customer service-related disputes closed between 2023 and 2025, equating to an average annual rate of around 27%:



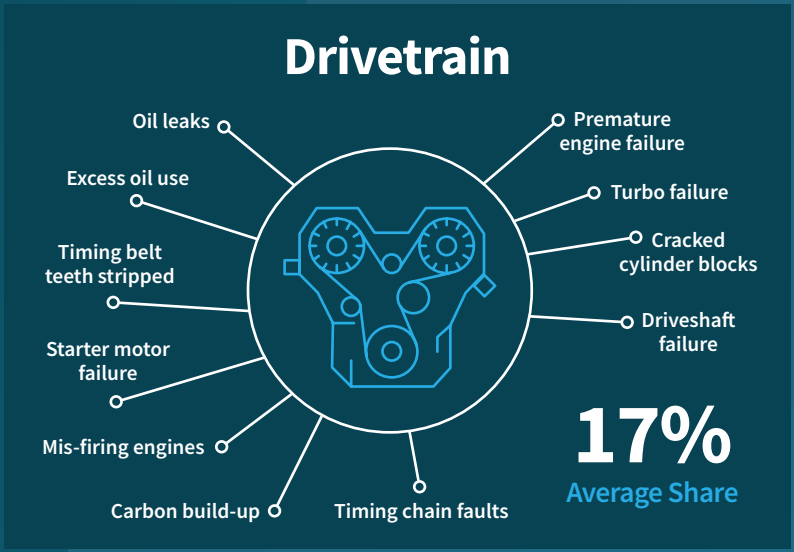
A common theme running through these cases is that consumers often felt they had purchased a vehicle that was not of satisfactory quality, or that problems identified shortly after buying the car should have been detected and addressed before handover. This does not automatically mean that every fault was inherent at the point of sale, but it does help explain why disputes frequently centre on expectations of preparation, disclosure and aftersales support. The temporary dip to 16% in 2024, as highlighted by the graphic above, could suggest that, in that year, a greater share of customer service disputes centred on post-sale handling, communication, delays or repair processes, rather than defects alleged to have been present at the time of purchase.

From a legal standpoint, if a defect is discovered within the first six months of vehicle ownership, it is evidentially presumed that it is an inherent fault which would have been present at the point of sale, and the selling business has the burden of proving otherwise.

Where a fault is discovered after the first six months of purchase, the evidential position switches. In those circumstances, it is generally seen that the cause of the defect arose after the sale, meaning the consumer must prove that the problem was inherent or otherwise linked to the condition of the vehicle at the point of handover. In all cases however, the consumer still has the initial responsibility of demonstrating that a defect exists.

» Drivetrain (an average of 17% of annual used car purchase disputes)

Drivetrain issues accounted for an annual average of **17%** of disputes, making this the largest source of mechanical-related complaints. Cases closed by The Motor Ombudsman typically involved the engine and associated components, with reported issues encompassing oil leaks, high oil consumption, engine and turbo failures, timing belt concerns, as well as related mechanical faults.

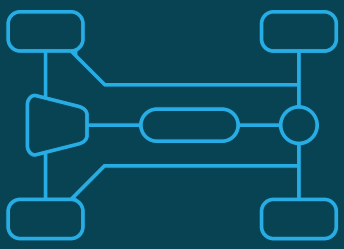


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» Chassis (an average of 12% of annual used car purchase disputes)

Chassis-related matters represented an annual average of **12%** of used car purchase disputes. Reported issues covered steering, the suspension, transmission, brakes and wheels, including ABS faults, brake noise, tyre wear, clutch failure, gearbox concerns, rear differential faults, and leaking shock absorbers.

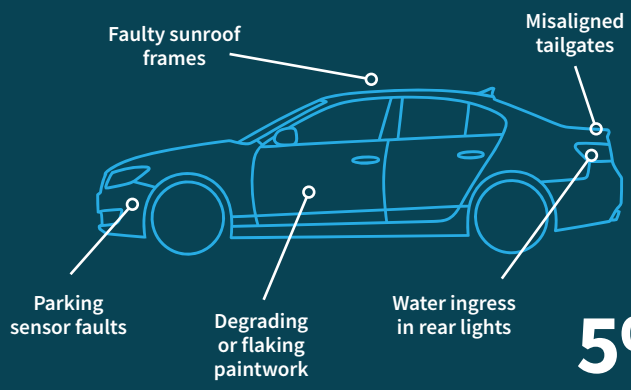
Chassis



- ABS faults
- Squeaking or grinding brakes
- Premature tyre wear
- Tyre deflation
- Cracked alloy wheels
- Clutch failure
- Stiff transmission
- Gearbox faults
- Rear differential faults
- Suspension vibration
- Rear axle failure

17%
Average Share

Exterior



5%
Average Share

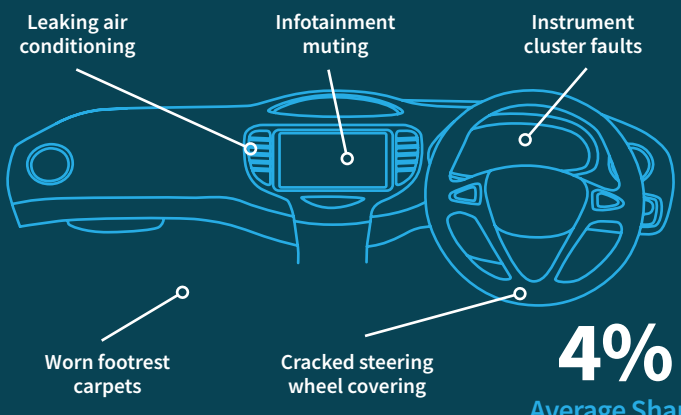
» Exterior (an average of 5% of annual used car purchase disputes)

Exterior issues accounted for an annual average of **5%** of disputes. These cases generally related to the visible condition and functionality of external specification, namely paintwork defects, corrosion, water ingress, parking sensor faults, sunroof frame problems and misaligned tailgates.

» Interior and cabin systems (an average of 4% of annual used car purchase disputes)

Interior and cabin system issues made up an annual average of 4% of disputes for cases closed between 2023 and 2025. Reported concerns included, wear or defects affecting equipment such as instrument displays, air conditioning systems, infotainment functionality and other features that influence comfort and the day-to-day usability of a vehicle.

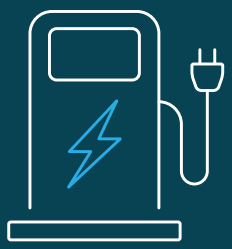
Interior and cabin systems



4%
Average Share

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Electrical



- Vehicles not charging
- Intermittent electrical faults
- Batteries not holding charge
- Damaged traction batteries

3%
Average Share

» Electrical (an average of 3% of annual used car purchase disputes)

Electrical concerns accounted for an annual average of 3% of used car purchase disputes. The main issues reported related to vehicle charging, intermittent electrical faults, batteries degrading or failing to hold charge, as well as damage to traction batteries.

Fuel and emissions systems



- DPFs not auto-regenerating
- AdBlue system faults
- Petrol particulate filter faults

2%
Average Share

» Fuel and emissions systems (an average of 2% of annual used car purchase disputes)

Fuel and emissions system issues represented the smallest driver of complaints, accounting for an annual average of 2% of disputes closed. Reported concerns counted the likes of Diesel Particulate Filters (DPFs) not auto-regenerating, AdBlue system faults and petrol particulate filter issues.

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SECTION 3
Preferred consumer awards and monetary values

3.1 Award expectations by consumers

At the point of submitting a case to The Motor Ombudsman, consumers are able to give an expectation of the award i.e. their ideal resolution that they are looking to receive from their perspective to put things right, following an issue with their vehicle. There are many different types of resolution, both monetary and non-monetary, spanning refunds to an apology.

As illustrated by the graphic, a full refund was the leading choice stated within cases closed in 2023 (24%) and 2024 (33%), underlining the importance many consumers placed on receiving a purely financial remedy when things went wrong. However, this subsequently fell to 22% for disputes concluded in 2025, which saw compensation take up the mantle, and subsequently become the 'go-to' outcome for the majority to recognise inconvenience, loss, or the wider impact of a dispute to reflect not only the direct financial impact of something happening with their vehicle.

	2023	2024	2025
Full refund	24%	33%	22%
Free-of-charge repair	21%	17%	20%
Compensation	18%	19%	26%

Meanwhile, a preference for a free-of-charge repair remained relatively consistent, moving from 21% for concluded cases in 2023 to 17% in 2024, before edging back up to 20% in 2025. This indicated that, for around a fifth of consumers, resolving the issue at no cost to themselves and to be able to continue using their vehicle, was more of a priority than receiving a standalone monetary award and parting with their car, in line with the course of events.

3.2 Monetary values attributed to preferred resolutions

When submitting a dispute to The Motor Ombudsman, consumers can also state a desired monetary value alongside their preferred resolution to a complaint. This figure, is of course, not a guarantee of the award they will ultimately receive, and may not be proportional to what has happened, but is rather an indication of their expectations at the outset of the case, should any aspect of the dispute go in their favour.

Of course, any final outcome depends on the evidence available, the circumstances of the dispute and what is considered fair and proportionate in the context of the case if any elements are upheld / if there is a gesture of goodwill offered by the business etc.

Average monetary value of preferred awards

Where a monetary value was specified at submission

2023	2024	2025
£6,875	£9,085	£8,007

▲ 2024 recorded the highest average value

The average monetary value attached to consumers' preferred awards stated at the point of submission, increased from £6,875 for used car purchase cases closed in 2023 to £9,085 in 2024, before falling back slightly to £8,007 in 2025. While this movement shows some fluctuation year-on-year, the values remained consistently high across the period, indicating that many consumers entered the ADR process seeking remedies of significant financial value on the premise of a vehicle being an often-notable investment for the majority of consumers.

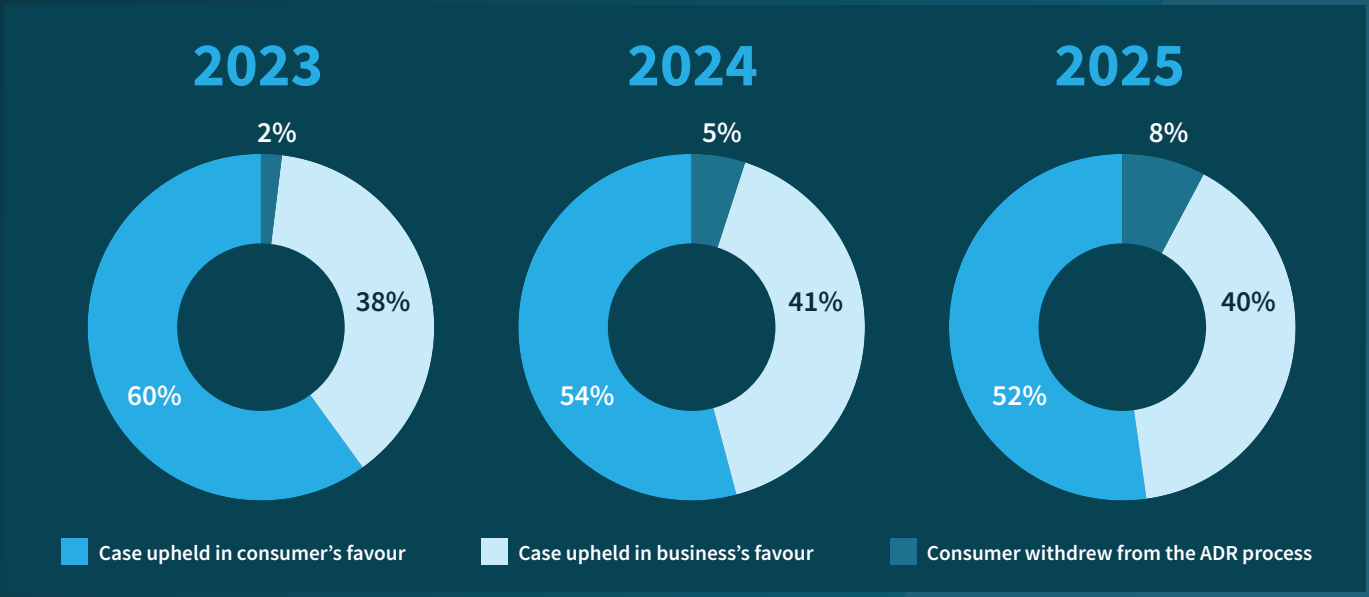
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SECTION 4
Outcomes of used car purchase disputes

The following section looks at the ultimate outcomes reached either at the adjudication or final decision stage for used car cases concluded between 2023 and 2025. For the purpose of analysis, the percentage of cases upheld in the consumer's favour, includes those which were partially or fully upheld in the favour of customers.

Similarly, those upheld in the business's favour, includes outcomes where there was goodwill provided by the business to consumers, as well as those which were fully upheld.

The pie charts below show that the largest share of outcomes in relation to a used car dispute reached in 2023 to 2025 were in the consumer's favour at an average of 55% across the three-year period, peaking at 60% in 2023, before decreasing slightly to 52% in 2025.



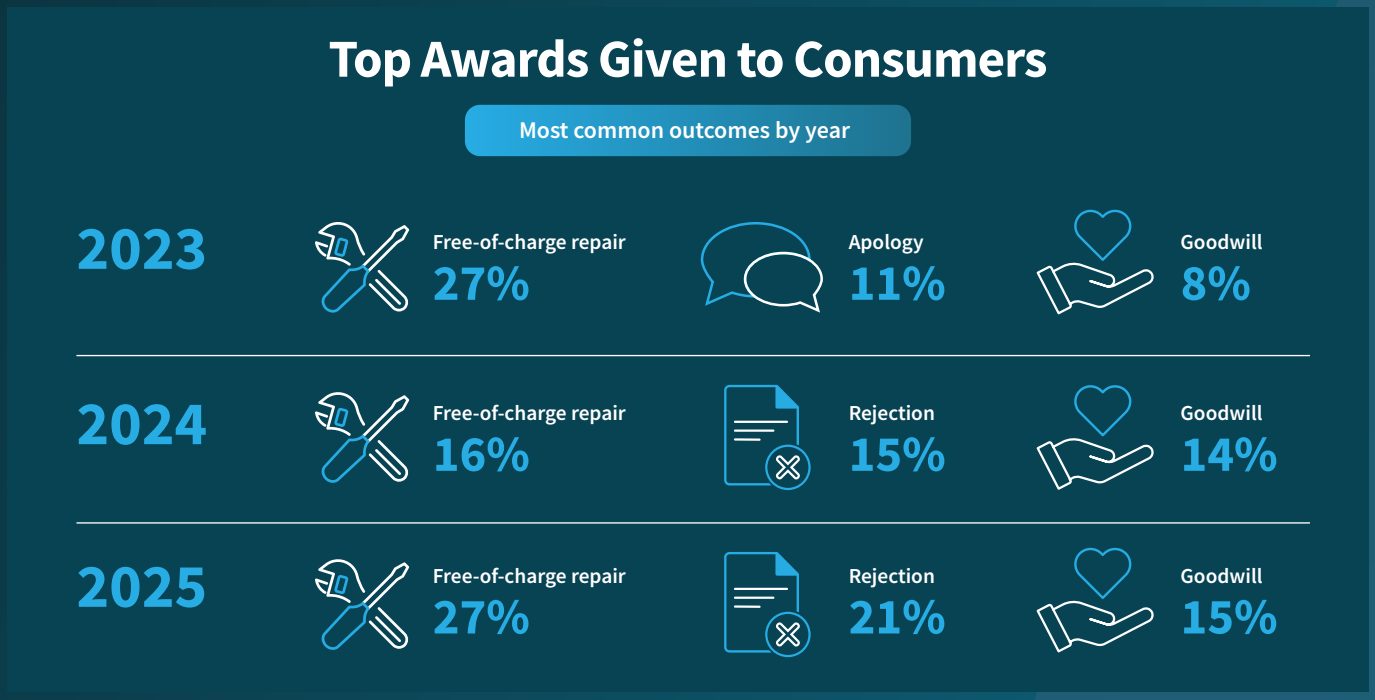
The proportion of cases upheld in the business's favour fluctuated between 38% and 41% between 2023 and 2025, or an average of 40% for this selected three-year period.

In terms of the proportion of consumers who withdrew from the ADR process year-on-year, this quadrupled, from 2% in 2023 to 8% in 2025. Although still representing a relatively small minority of overall cases, choosing to voluntarily leave the ADR process can occur for a number of reasons. For instance, an early informal resolution or mutually acceptable settlement may have been agreed between the consumer and business, thereby avoiding the need for formal adjudication.

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4.1 Actual awards granted to consumers within case outcomes

The following graphic illustrates how the top three remedies granted to consumers differ from the outcomes they most commonly hoped to achieve when first submitting a case after incurring an issue with their used car (seen in Section 3.1).



A full refund (often with deductions made by a business for vehicle usage during a customer's period of ownership) is typically linked to the rejection of a vehicle and the return of the money paid when the vehicle is handed back.

Furthermore, the graphic also highlights that free-of-charge repairs remained a consistent and practical form of redress across all three years. In many cases, this is sufficient to put matters right when something has gone wrong with a used vehicle from a customer's perspective, and businesses should ordinarily be given the opportunity to carry this out (i.e. their 'one shot right to repair' by law), and is typically at no cost to the consumer.

The graphic equally reflects how goodwill can still play an important role (i.e. in 2023 and 2025), typically in the form of a discretionary / settlement payment or some kind of reimbursement offered by a business to help reduce the financial burden of a complaint.

In some instances, a written or verbal apology by a business, which in itself, carries no monetary value, may still be an appropriate element of resolution where it helps acknowledge inconvenience or poor service and rebuild trust between the consumer and business. As shown in the graphic, apologies were more prominent in 2023 than in later years, as they were often awarded alongside another remedy such as a repair or goodwill payment, rather than as a standalone outcome.

SECTION 5

Case studies highlighting rationale of decisions

The following Vehicle Sales Code case studies illustrate how The Motor Ombudsman reached different outcomes in a sample of used car disputes closed within the 2023 to 2025 period.

The vehicle age and mileage apply at the point when the consumer submitted their complaint to The Motor Ombudsman.

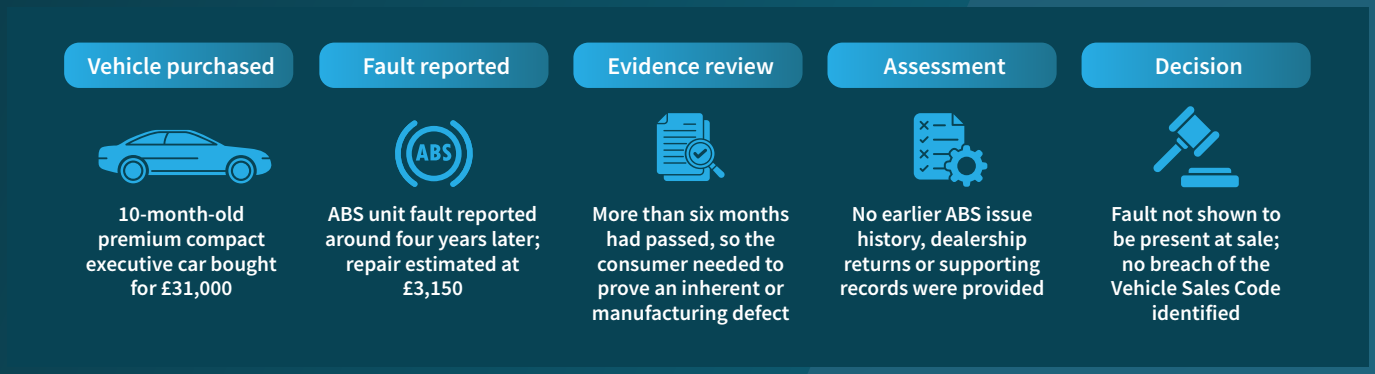
Case study 1: ABS unit fault

Key facts:

Issue category	Chassis
Issue reported	ABS unit fault
Vehicle age*	4.8 years old
Vehicle mileage*	34,000
Outcome	Not upheld
Award	None

*The vehicle age and mileage apply at the point when the consumer submitted their complaint to The Motor Ombudsman.

Case summary:



The consumer's issue:

Mr A bought a 10-month-old executive car from a dealership for £31,000. Four years after buying the vehicle, and with around 30,000 miles on the clock at this point, the consumer reported to the seller that the ABS unit had developed a fault and needed to be repaired.

As Mr A considered this to be a premature failure of this component, he concluded that this was the result of a manufacturing defect, rather than wear and tear, and wanted a free-of-charge repair to reflect this, as it was estimated at around £3,150 to put things right.

The case outcome:

The adjudicator reviewed the evidence provided, and explained that the onus was on the consumer to provide proof of a manufacturing defect, as more than six months had passed since buying the car.

The adjudicator also noted that in the business's response to the consumer's complaint, they mentioned that during the time that the consumer owned the car, they had never returned to the dealership for any mechanical faults or maintenance or any records to show that there was an ongoing issue.

Similarly, the adjudicator remarked that, had there been an inherent or qualitive issue with the ABS that was likely present at the point of sale, it would have likely become apparent at a far earlier point in time. The fact that Mr A had owned the vehicle for a notable without any concerns with the ABS, this suggested that the fault highlighted with this component was not present at the point of sale, but had developed subsequent to taking ownership of the car.

Conclusion:

After reviewing the facts of the case, the evidence showed that the fault was not likely to have been present at the point of sale, nor was there any documentation provided by the consumer to back up their claim. As a result, no breach of the Vehicle Sales Code was identified, meaning the complaint was not upheld in favour of Mr A. The case was then closed.

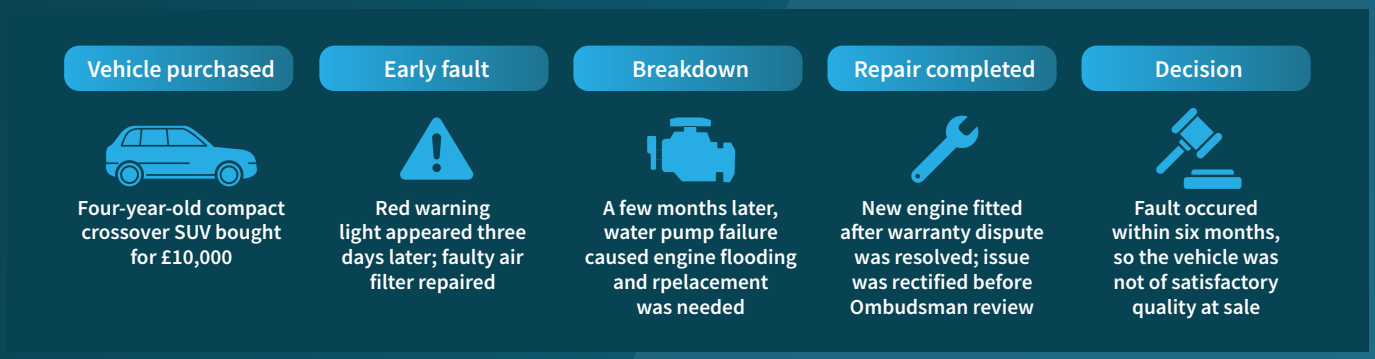
Case study 2: Engine failure within six months

Key facts:

Issue category	Customer service – sale of a faulty vehicle
Issue reported	Engine failure within six months of ownership
Vehicle age*	4.8 years old
Vehicle mileage*	Approx. 35,000
Outcome	Partially upheld
Award	Apology

*The vehicle age and mileage apply at the point when the consumer submitted their complaint to The Motor Ombudsman.

Case summary:



The consumer's issue:

Ms B bought a second-hand, four-year-old compact crossover SUV with around 24,000 miles on the clock from a dealership for £10,000. Three days after buying the car, a red warning light appeared on the dashboard, and the consumer returned to the retailer to have a faulty air filter fixed.

However, a few months later, Ms B's SUV broke down, and it was towed to a dealership, where the investigation revealed a water pump failure, causing the engine to flood and requiring a complete replacement.

As this was the second issue to have occurred within six months since buying the car, Ms B lodged a dispute with the retailer, and asked to return the car for a full refund. No response was received from the business, and when she did finally receive an answer, Ms B was told that the there was a dispute with a manufacturer over the warranty, meaning repairs could not start.

Nevertheless, the seller was refusing to provide a refund until they had been given a chance to a repair the vehicle, which Ms B did not agree with, and due to the fact that she had subsequently waited months for any work to take place on her SUV. A full refund remained her preferred resolution in light of what had happened.

The case outcome:

The adjudicator reviewed the evidence provided, and noted that in the response provided by the business, a new engine had been fitted after the warranty dispute was concluded one month after Ms B had taken her car back in. This resolved the issues raised by Ms B to her satisfaction two months prior to her bringing her complaint to The Motor Ombudsman for review.

The adjudicator also remarked that historic faults which have been repaired, are not grounds for a refund, replacement or rejection. They also stated that where an accepted repair has been carried out and rectified the issues, this nullifies the cause of dispute.

However, as the issue occurred within the first six months of ownership, it was concluded that there was sufficient evidence that the retailer had still breached the Vehicle Sales Code, as Ms B's SUV was not of satisfactory quality at the point of sale.

Conclusion:

As repairs had been successfully carried out as the agreed course of action, no further remedy could be provided in these circumstances. However, it was recommended by the adjudicator that an apology was made to Ms B for her experience of encountering faults with her SUV so soon after purchase. No further response or appeal was received from either party, and the case was closed.

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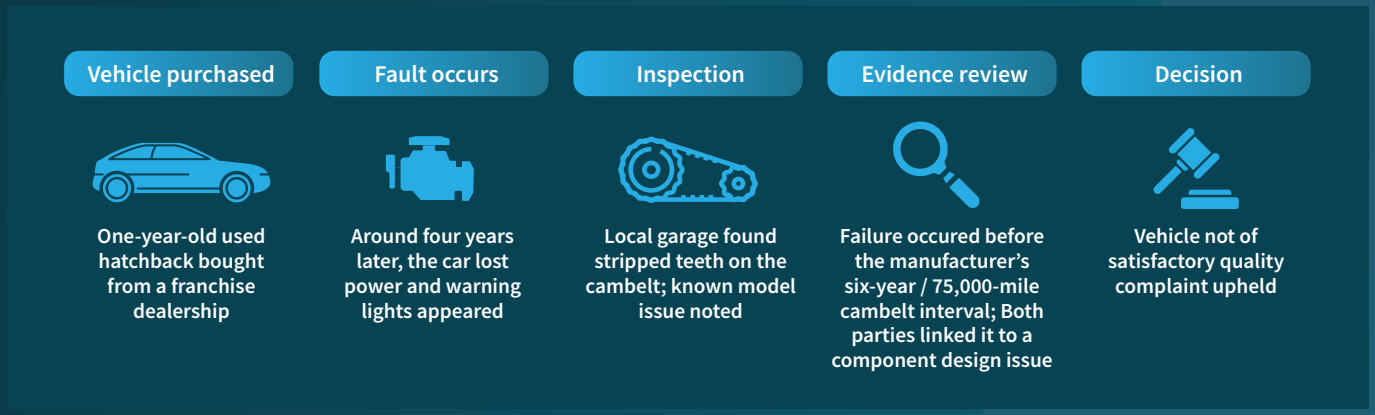
Case study 3: Cambelt failure

Key facts

Issue category	Drivetrain
Issue reported	Stripped teeth on cambelt
Vehicle age*	5 years old
Vehicle mileage*	Approx. 41,300
Outcome	Upheld
Award	Rejection with mileage deduction

*The vehicle age and mileage apply at the point when the consumer submitted their complaint to The Motor Ombudsman.

Case summary:



The consumer's issue:

Mr C bought a one-year-old used hatchback from a franchise dealership. Approximately four years later and with around 41,300 miles on the clock, the vehicle suddenly lost power, and warning lights illuminated on the dashboard. The car was recovered to a local garage where the inspection revealed the cambelt had stripped teeth.

The technician at the garage contacted the parts department at the selling dealership with a view to carrying out the repair. They were informed that it was a known issue with this particular model, and to send the car back to the dealership for the work to be done, which Mr C did, with the consumer assuming the cost would be covered by the manufacturer under its warranty.

However, the claim was declined, and Mr C was told that the vehicle did not have all services within the manufacturer's franchise dealer network, plus there was not a genuine oil filter installed. Instead, the consumer was quoted £15,750 to have his vehicle fixed, which was more than what Mr C paid at the point of purchase. He believed that the repair should still be undertaken at no cost to him, as it was a known fault that causes the belt to fray.

Mr C was directed to the manufacturer to make a complaint, but he received the same response in relation to the service history and the oil filter, and was advised to contact The Motor Ombudsman to raise a case.

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The case outcome

The adjudicator reviewed the evidence provided by both parties, and stated that, as more than six months had passed since buying the car, the burden was on Mr C to prove that the fault was present at the point of sale.

Both the consumer and the selling dealership agreed that the fault was due to a manufacturing defect with the component, which stemmed from the pulley cam drive. The fact that the dealership deemed the fault to be worthy of a warranty claim suggested the premature failure of the cambelt was due to the design of the pulley cam drive within the vehicle, therefore pointing to an inherent issue.

Furthermore, at the time of the fault, the car had only covered around 40,000 miles, and it was not recommended by the manufacturer to be changed until the car was six years old or had covered around 75,000 miles. Therefore, this indicated that the failure of the timing belt was unlikely to have been a result of Mr C's use of the vehicle, but was more likely due to the design issues involving the pulleys.

Although the cambelt is a recognised component that is known to suffer from wear and tear, in this case, the failure of the component was deemed to be caused by an ineffective design. As such, the adjudicator concluded that this vehicle was not of satisfactory quality in the eyes of the Consumer Rights Act 2015.

Conclusion

In cases like these, the adjudicator explained that a business would be readily expected to repair the vehicle free of charge. However, as Mr C stated, the cost of the work exceeded what the car was worth, thereby making this an unsuitable remedy.

As such, the most appropriate award was for Mr C to be allowed to reject the vehicle and receive deductions for mileage accrued during his ownership of the hatchback. Both parties agreed with the outcome, with Mr C receiving the due award. The case was then closed.

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SECTION 6
Key themes identified from the analysis

The analysis points to some key themes that have emerged from the analysis. Together, they show how used car complaints are shaped by the interaction between vehicle condition, evidence, consumer expectations and the way retailers respond when issues arise.

» Evidence remains central to dispute outcomes

A recurring theme is the importance of evidence in determining whether a fault was likely to have been present at the point of sale. The case studies demonstrate how the timing of a fault can materially affect the outcome: where a problem arises within the first six months, the evidential position may favour the consumer unless the business can show otherwise; after that point, the consumer generally needs to provide supporting evidence that the issue was inherent. This distinction helps explain why seemingly serious faults do not automatically result in a complaint being upheld.

» Consumer expectations are increasingly focused on full redress

The data on preferred awards indicates that many consumers approach the dispute process seeking remedies such as a full refund, compensation or a free-of-charge repair. However, the outcomes section shows that final awards are typically shaped by what is proportionate, what has already been done to resolve the issue, and whether the requested remedy is supported by the evidence. This can create a gap between desired outcomes and what can reasonably be awarded, especially where a repair has already resolved the underlying fault.

» Retailer communication can influence escalation

Disputes are not driven solely by mechanical or technical issues. They are also influenced by how clearly a business communicates with the consumer, how quickly it responds, and whether it explains the available options in a way that manages expectations. Delays, limited updates or uncertainty around responsibility can heighten the level of dissatisfaction, even where a remedy is ultimately provided.

» Vehicle complexity is likely to increase future pressure points

The rising presence of hybrid and electric vehicle disputes, points to a used car market that is becoming more technically complex. As more electrified vehicles enter second ownership, disputes may increasingly involve higher-value components, software-led diagnostics, charging systems and battery-related concerns. This reinforces the need for retailers to maintain clear records, robust preparation processes and transparent explanations of vehicle condition at the point of sale.

» Implications for industry and consumers

For used car retailers, the findings underline the value of thorough pre-sale checks, accurate vehicle descriptions, well-documented handovers and prompt aftersales communication. For consumers, they highlight the importance of reporting faults quickly, retaining invoices, diagnostic reports and correspondence, and understanding how timing and evidence can affect the available remedies.

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SECTION 7
Conclusion

The findings set out in this report provide an insightful overview of the factors that can give rise to used car purchase disputes, and the considerations that influence how these cases are assessed and resolved.

While the 'typical' profile of vehicles involved in a dispute has remained relatively stable in some respects, the prominence of SUVs, the continued dominance of petrol and diesel models, and the gradual rise in hybrid and electric vehicle cases all point to a market that is evolving.

The report also underlines that disputes are rarely about a vehicle in isolation; they are often as much about the way a problem is handled as the problem itself, with customer service continuing to sit alongside technical faults as a major driver of dissatisfaction.

The outcomes analysis reinforces the value of engaging in a certified ADR process that is balanced, evidence-led and proportionate. Although a majority of cases across the three-year period were upheld in the consumer's favour, the relatively stable share of business-upheld decisions demonstrates that the process is not simply weighted towards one side, but instead reflects the merits of individual cases.

Equally, the gap between the remedies consumers hope to receive and the awards ultimately attached to outcomes highlights a pertinent point at the heart of used car disputes: expectations at the outset of a case do not always align with what the available evidence and the circumstances justify. This is especially relevant in a market where repair costs are rising, vehicles are becoming more technologically complex, and electrified models are beginning to feature more regularly in complaint volumes.

For businesses, the findings point to the importance of prevention as much as resolution. Thorough vehicle preparation, accurate advertising, clear handover information, documented checks, prompt responses, as well as fair and transparent complaint handling, can all help reduce the likelihood of escalation.

More broadly, for policymakers and automotive industry stakeholders, the trends identified in this report offer a timely snapshot of where pressure points are emerging in the used car sector and where further guidance, education and data collection may help improve confidence on both sides of the transaction. As the market continues to develop, particularly with the growth of electrified vehicles and changing ownership patterns, ongoing monitoring of dispute trends will be essential to ensuring that complaint handling frameworks remain fair, credible and fit for purpose.

Clearer information, stronger record-keeping and effective early engagement between consumers and businesses will be central to maintaining confidence in the used car sector and ensuring that complaints are resolved fairly, proportionately and efficiently.



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