[Customer Name]
[Customer Address]
[Postcode]
[Email Address]
[Date]

[Finance Company Name]
[Finance Company Address]
[Postcode]

Re: Vehicle supplied with incorrect description – request for refund under finance agreement
Agreement Number: [Agreement Number]
Vehicle: [Make, Model, Registration]

Dear Sir/Madam,

I am writing to formally notify you of a serious issue regarding the above vehicle, which was supplied under a finance agreement with your company.

The vehicle was purchased from [Dealer Name] on [date of purchase] and was described at the point of sale as:

[Insert: “having correct/warranted mileage” OR “not having been involved in any accidents / clean history”]

I have now obtained evidence which confirms that this is not the case. Specifically:

[Insert:
– the vehicle has incorrect mileage / has been clocked
OR
– the vehicle has previously sustained accident damage and is recorded as an R/RA grade vehicle]

This means the vehicle was misdescribed at the point of sale. I relied on the information provided when entering into the finance agreement.

Under the Consumer Credit Act 1974, you are jointly and severally liable for any breach of contract or misrepresentation by the supplying dealer.

In addition, the vehicle does not meet the requirements of the Consumer Rights Act 2015, as it is not as described.

Given the seriousness of this issue, I am seeking to reject the vehicle and require:

- Termination of the finance agreement
- A full refund of all sums paid, including deposit and instalments

I am willing to make the vehicle available for collection.

I request that you investigate this matter urgently and confirm within 14 days how you intend to resolve this complaint.

If this matter is not resolved satisfactorily, I will consider escalating the complaint to the Financial Ombudsman Service and, if necessary, pursuing legal action.

I look forward to your prompt response.

Yours faithfully,

[Customer Name]