

Stellantis Financial Services UK Limited — Repossession Failures: A Documented Case Study (Partial)

Evidential dossier outlining regulatory and ethical breaches in the handling of a vulnerable customer.

- **PART 1:** Timeline of Incidents
- **PART 2:** Evidence of Failures (being updated within three working days)
 - Suicidal Evidential Documentation
 - Stellantis' Legal Threats and Intimidation Tactics
- **PART 3:** Detailed Case Summary
- **PART 4:** Accountability Statement & Notification of Imminent Regulatory Escalation

Note: evidence redacted for privacy, published in the public interest.

Released: 06/08/2025 at 9:00 PM BST (UK)

Timeline of Incidents

1 04 October 2024

- 1.1 Customer's account with Santander is unlawfully blocked. Santander advises direct debits will remain unaffected — but silently stops paying them.
- 1.2 Customer unknowingly begins to miss payments.

2 13 February 2024

- 2.1 On the very day the customer realises payments were being missed, they contact Vauxhall Financial Services (predecessor to Stellantis).
- 2.2 During this call, the customer discloses vulnerability. Instead of offering support, the Stellantis representative laughs at the disclosure.

3 29 April 2024

- 3.1 Customer sells their Audi S3 and pays arrears in full. Account is then brought up to date.

4 22 August 2024

- 4.1 Stellantis terminates the agreement.
- 4.2 Customer had never missed a payment prior to Santander's unlawful block.

5 September 2024

- 5.1 ADVICIFAS files a complaint, including:
 - Agreement flaws
 - Vulnerability disclosure
 - Request for support to get the customer back on their feet
- 5.2 Stellantis outright ignores the complaint.

6 November 2024

- 6.1 Customer is evicted from their home due to severe financial hardship. Is then made homeless due to the same issues.

7 05 February 2025

- 7.1 Court grants Return of Goods Order (ROG).
- 7.2 Stellantis traces customer to old address, despite knowing of conviction.

8 06 March 2025

- 8.1 ADVICIFAS writes to Anglia UK instructing repossession to pause, citing FCA DISP & FG21/1 obligations.
- 8.2 Stellantis' solicitors (DWF) advise Stellantis they can

continue because the email was not from the FCA.

- 8.3 Stellantis continues repossession regardless.

9 13 March 2025

- 9.1 Repossession occurs. Anglia agent acts aggressively, calls the customer a “spaka”, and attempts to trick the customer into handing over house keys.

- 9.2 Vehicle taken with personal belongings inside.

10 March 2025 (day of repossession)

- 10.1 Customer calls Stellantis seeking forbearance. Stellantis explicitly states that even if the customer wins in court against the Return of Goods Order (ROG), they will not get the car back.

11 March – April 2025

- 11.1 Numerous complaints filed with Stellantis, but:

- Ignored or deflected
- Complaint mailbox address changed

Duplicate complaints opened without customer consent (two per day for two weeks).

- 11.2 New default notices added to portal after a complaint was eventually acknowledged (appearing as back-covering).

12 07 April 2025

12.1 Stellantis issues Final Response:

- Admits the call recording from Feb 2024 no longer exists.
- Denies misconduct despite evidence.

- 12.2 Contradicts a key claim used by Stellantis in the final response to justify the retainment of repossession of the vehicle.

13 April 2025

- 13.1 ADVICIFAS confirms FOS complaint submitted. Stellantis acknowledges FOS involvement but prepares to proceed with vehicle auction regardless.

14 May 2025

- 14.1 Stellantis instructs City Auction Group to cut keys and sell the vehicle unless the FOS confirms otherwise.

15 June – July 2025

- 15.1 Customer deteriorates mentally, emails Stellantis about the toll on their mental health and how the vehicle used to help them with their mental health.

- 15.2 Ryan Bryant calls, confirms awareness of vulnerability. Offer made: pay £15K (full account balance) in four

months or lose the vehicle permanently.

16 July 2025

- 16.1 Customer makes £1,000/week repayment offer. Stellantis rejects outright.
- 16.2 Customer involves Member of Parliament – Stellantis dismisses.
- 16.3 Following rejection, customer attempts suicide. Stellantis calls ambulance that is sent to the evicted address but provides no forbearance or resolution.
- 16.4 There is no support, flexibility offered, despite clear evidence of the customer's vulnerability, strong repayment intent, and regulatory obligations under FG21/1 and the FCA Handbook to apply appropriate forbearance.

17 Late July 2025

- 17.1 ADVICIFAS beings preparing public awareness campaign.
- 17.2 Articles are drafted exposing Stellantis' treatment of vulnerable customers.

18 Early August 2025

- 18.1 ADVICIFAS pushes its public awareness campaign completing a series of actions to make more people aware. The traction is climbing.

- 18.2 City Auction Group deletes posts/comments to supress evidence on LinkedIn and Instagram.

- 18.3 Stellantis staff seen monitoring ADVICIFAS website via analytics.

- 18.4 Visitor logs confirm more than several visits from UK and EU IPs.

- 18.5 Communications made to Michael Tomalin, CEO of City Auction Group, regarding an article being made about City Auction Group's involvement in auctioning disputed vehicles, as well as evidential suppression. No response received to date.

- 18.6 Communications made to Steve Carr, for and on behalf of Anglia UK, and Anglia UK regarding their discrimination, refusal of rights under UK data protection legislation by way of refusing to provide customer with their data as per Article 15 of UK GDPR.

- 18.7 Comments and posts uploaded via LinkedIn, Twitter, Instagram, and LinkedIn to make more people aware of the current issue including on pages involving Stellantis, Stellantis Financial Services UK, Germany, and France, City Auction Group, and Anglia UK.

- 18.8 Stellantis Financial Services UK, Germany, and France,

and City Auction Group change tagging settings in LinkedIn to prevent us from tagging them in comments and posts.

19 05 August 2025

19.1 Requests made by the customer to Stellantis for clarification on clear and evident contradictions, including a clear request for a copy of the Return of Goods Order (ROG).

19.2 City Auction Group blocks ADVICIFAS on Instagram to suppress evidence — comments removed on LinkedIn; however, our latest comment remains online.

19.3 ADVICIFAS sends Stellantis a final proposal: £1,000/week repayments with immediate return of vehicle.

19.4 Deadline is set to 06 August 2025 otherwise escalation will commence.

20 06 August 2025

20.1 Stellantis' solicitors, Paula Twist for and on behalf of Walker Morris LLP, respond.

20.2 They do not accept the proposal.

20.3 At the same time, Stellantis' solicitors warn ADVICIFAS not to publish "negative, sensitive, confidential and/or misleading information" — a clear attempt to silence the campaign through legal intimidation rather than address the underlying issues.

20.4 The letter fails to address the contradictions in Stellantis' own records, including prior vulnerability disclosures and the loss of key call recordings, whilst simultaneously seeking to prevent public exposure.

20.5 This strategy demonstrates Stellantis' ongoing prioritisation of reputation management over regulatory compliance or fair treatment of a vulnerable customer.

Evidence of Failures

Santander Account Blocking

- 1 Santander blocks account unlawfully seizes funds; promises DDs unaffected but silently stops them. Customer unknowingly misses payments.

1.1

URGENT - UNLAWFULLY WITHHELD FUNDS

✦ Summarize this email

\$ADVICIFAS_OPS <operations@advicifas.org>
to ceo

Mon, Dec 4, 2023, 1:47 PM

A RESPONSE IS REQUIRED WITHIN 2 WORKING DAYS OF THIS EMAIL BEING RECEIVED – FAILURE TO ADHERE WILL RESULT IN THE PUBLICISING OF THE MATTER AND PUBLICATION TO FURTHER THIRD-PARTY BODIES FOR INVESTIGATION, INCLUDING BUT NOT LIMITED TO LEGAL ACTION.

***FUNDS* FCM - CL/ 0000**
THIS EMAIL IS TO BE RECOGNISED AS A FORMAL COMPLAINT.
ON BEHALF OF – AUTHORISED.

Dear **SANTANDER** UK PLC,

This email is written in direct relation to the unlawful withholding of funds to the value of £11,000 GBP, CL/0000.

We write with the demand of the immediate release of the funds being unlawfully withheld by BILAL SARDAR/HASSAN following a phone call made on the 21st of November 2023. Our client was informed that they would receive said funds within 48-72 hours after the phone call via either bank transfer using provided details from our client, or by visiting a branch to collect the cash. It has now been 10 working days since this phone call and the funds have not yet been released, and on the basis provided of no reason. Our client is aware that following a phone call on the 27th of November 2023 in which they were informed that the authorisation to release the funds had been forwarded to another undisclosed team and that they will be in touch in "due course".

Below we will outline some points as to why this complaint must be upheld and result in the immediate release of the unlawfully withheld funds:

POINT 1:

Our client, as found by **Santander** due to being informed of from our client, was using the **Santander** personal account for business transactions for a month before the suspension of all banking services.

Our client submitted all evidence pieces requested to evidence legitimacy to excuse any concerns of fraud risk, generalised risk, AML risk and any other risk as per **Santander's** request. Following this and following **Santander** completing a full investigation, our client was informed that their account would be closed due to the usage of the account for business purposes, of which **Santander** is fully within their right to do. There was and still is a value of over £11,000.00 GBP held in the account with **Santander** of which is blocked, and all banking services deregistered, being mobile, online and

1.2 Regulatory Failures

FCA CONC 7.3.4R: Firms must exercise forbearance where missed payments are outside the customer's control.

FG21/1: Firm must identify vulnerability caused by third-party financial shock.

Vulnerability Disclosure

- 2 Customer calls Vauxhall FS (now Stellantis) and discloses vulnerability. Representative laughs and threatens to report the vehicle stolen.

2.1

IT - Call passed from DW, customer happy for the call to be recorded. been done for money laundering by Santander, he has been through hell, he doesnt live at that address, advised it is down to him to advise us of any new address. Had his own buisness, had his personal account closed and only had a buisness account, there has been disputes with clients and DD's got blocked and was under investigation and Santander kept £12k of his money and ended up in financial difficulty. He was unaware that DD's bounced. (see meom line). He has now set up a new buisness and him and his partner have been through hell. He now makes £40K a month. He said he can pay the arrears now, advised to pay them and he will be back to his normal monthly payments, he then advised he doesnt have the money right now. Customer works in credit and advised we can withdraw the file and we should if we dont he will report us and we have no right to send his account to Anglia, advised we have tried to communicate with him and there has been no contact. He advised he will not give us his new address and we will not find the vehicle, customer has paid over a 3rd

LETAUTO - Letter Name :16/FAILED DIRECT DEBIT LETTER Letter Generation Date :12-

13/02/2024 00:00 OVF

NREC

2.2 Regulatory Failures

FCA PRIN 6 & 7: Treat customers fairly & communicate properly.

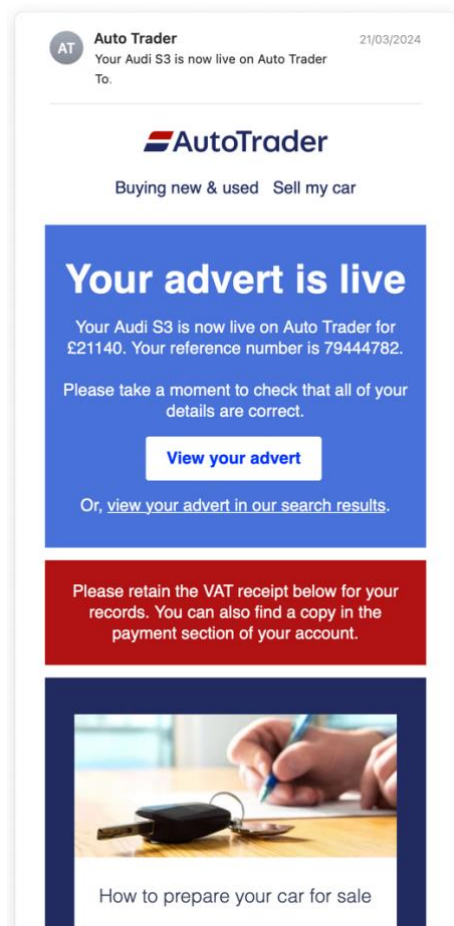
FG21/1: Mocking or dismissing a disclosure is a direct breach of vulnerability guidance.

GDPR Art. 5: Loss of critical call recording is a data protection failure.

Audi S3 Sale & Arrears Clearance

3 Customer sells Audi S3, clears arrears, and the account is now up to date.

3.1



3.2 29/04/2024 00:00 OVF NCLI Payment 2573.16 received on 29-APR-24

3.3 Regulatory Failures

FCA PRIN 6: Failure to then offer stability after good-faith arrears clearance.

Termination of Agreement

- 4 The agreement was then terminated, where the customer had never missed a payment prior to the Santander unlawful seizure of funds. No support put in place by Stellantis despite numerous evident vulnerability disclosures being made.

4.1



PRIVATE & CONFIDENTIAL

REDACTED

August 22, 2024

Agreement number REDACTED
Registration number REDACTED

IMPORTANT- YOU SHOULD READ THIS CAREFULLY

Dear REDACTED

We regret to advise you that the above agreement has been terminated. Our consent to your possession of the vehicle is now withdrawn.

Immediate contact should be made to our Recovery Department on 0345 313 3817 to make arrangements for our vehicle to be collected. If you fail to contact this office, we will take the appropriate steps to recover the vehicle from you.

Any future payments, which are received by us, will be set off against the balance outstanding on termination.

4.2



VAUXHALL
Finance

Account Statement
Your Agreement with us dated 09/06/2022 (ref:1431787)
Vehicle Registration number
Period to which this statement relates: 09/06/2023-07/06/2024

Continued from previous page

Date	Narrative	Amount due	Amount Paid
09/09/2023	Installment Amount Due	428.86	
09/09/2023	Monthly Instalment Received		-428.86
09/10/2023	Installment Amount Due	428.86	
09/10/2023	Monthly Instalment Received		-428.86
09/11/2023	Installment Amount Due	428.86	
09/11/2023	Monthly Instalment Received		-428.86
10/11/2023	Payment Returned		428.86

Notice the date 09/10/2023 the payment was received, and then when Santander unjustly froze direct debits without informing the customer, the payments started being returned on and after 09/11/2023.

4.3 Regulatory Failures

CONC 7.3.4R: No assessment of reason for arrears.

FG21/1: No consideration of vulnerability context prior to termination.

ADVICIFAS Complaint

- 5 ADVICIFAS files detailed complaint (agreement flaws, vulnerabilities, request for support). Stellantis completely ignores it.

5.1



STELLANTIS FINANCIAL SERVICES UK LTD

\$ADVICIFAS_OPS

By Email:

Email

ukcustomer@stellantis-finance.com

operations@advicifas.org

19 SEP 2024

-

Important (please read carefully)

Our Ref
37/9994/2040F

Case information

In relation to a terminated agreement based on new terms and conditions enforced by a change of company credit issuance to a customer, defaulted payments caused by a situation outside of our clients' control, and the payments previously made with relevance to the same agreement and credit issuance.

Need to verify this document?

If a document has been genuinely issued by ADVICIFAS, it will include our registered address, our logo and will have been sent from operations@advicifas.org.

If you believe this document not to have been submitted by ADVICIFAS, email us at esc@advicifas.org.

Dear **STELLANTIS FINANCIAL SERVICES UK LTD**,

We write with relation to the termination of our clients' agreement with you under Agreement Number REDACTED, and with the intention of reaching an amicable settlement to benefit both you and our client.

From our review, we hold regulatory breaches under the FCA's regulations that evidence our client has been mistreated within this agreement, your actions and to the pursuance of the debt involved within this case.

As of this moment, we seek sole amicable resolution, though an attempt at maintaining your current position will result in further action.

Below is a box of informative selections as to why the agreement should be reinstated:

The agreement

On 08-06-2022, our client purchased the vehicle registered under REDACTED on a Hire Purchase finance agreement pursued by REDACTED.

The agreement was approved by Vauxhall Financial Services UK LTD.

Under the Consumer Credit Act 1974, particularly Sections 90 and 87, specific protections are afforded to individuals in Hire Purchase agreements once they have paid one-third of the total agreement cost.

Section 90 (1) of the Act prevents the creditor from repossessing the goods (in this case, your vehicle) without obtaining a court order if one-third of the total price has been paid. This provision is designed to

ADVICIFAS, 124 CITY ROAD, LONDON, EC1V 2NX www.advicifas.org – Corporate Protective



CCare Mailbox <CCare.Mailbox@stellantis-fs.com>
to CCare, me, ukcustomercare@stellantis-finance.com ▾

Thu, Sep 19, 2024, 9:11 PM ☆ ↶ ⋮

Good Afternoon,

Thank you for contacting our customer service department.

From the website, you can submit a ticket or locate the phone number to contact or UK customer service. ukcustomercare@stellantis-fs.com

www.stellantisfinancialservices.co.uk/contact-us

At the time, ukcustomercare@stellantis-fs.com was the appropriate contact as per documentation the customer received from Stellantis, and as per the FCA website. This email address no longer exists. Or, if it does still exist, they have blocked us from emailing it. Both constitute a lack of transparency and care.

5.3 Regulatory Failures

DISP 1.6.1R: Failure to issue final response within 8 weeks.

PRIN 2: Lack of due skill, care, and diligence.

Return of Goods Order (ROG)

6 Court grants Return of Goods Order (ROG). Notices are sent to the prior address despite previous eviction disclosure, included within the complaint itself.

6.1

rog update - Good afternoon

The hearing took place today with following outcome:-

£ROG in 14 days after service of this order.

£money claim adjourned with liberty to restore.

£costs of £550.00

£s92 not awarded

20/12/2024 10:56 U459028 CFT

DJ1B

19/12/2024 18:04 SD38979 CFT

DJ1B Emailed DWF to see if hearing date has been set for this yet

19/12/2024 02:06 MZPKRLOI NOSI

DJ1B 2ND AND SUBSEQUENT ARREARS NOTICE ? CYCLE 1 ? LETTER 2

06/12/2024 02:24 MZPKRLOI NOSI

DJ1B LIBRA INIT

03/10/2024 14:53 JV07533 CFT

DJ1B ROG SENT TO DWF

AGENT INSTRUCTION SENT TO ANGLIA

23/08/2024 17:07 JV07782 CFT

DJ1B

22/08/2024 13:16 U459028 CFT

RPGP AGREEMENT TERMINATED AS DEFAULT + INVENT FEE ADDED

6.2

We require to inform you that due to eviction within the coming months (inevitable as customer is in extreme financial difficulties), do not send any default notices, court documents, or anything otherwise to the previous address as this will no longer be their current address. Send to 124, City Road, London, EC1V 2NX instead. We will hand to our client.

Due to our clients' previously informed situation and circumstances as well as the unrealistic demand for full payment, our client feels as though you, STELLANTIS FINANCIAL SERVICES UK LTD, are mocking them and are attempting to make them feel worse regarding their situation as they already do.

This is not something we will take lightly.

Our client has paid a £5,000.00 GBP deposit and has made over a year's worth of further payments, equalling over £4,000.00 GBP. This totals over £9,000.00 GBP which is over a third of the balance.

19 SEP 2024

Page 4 of 5

Despite our notification to send us the documents instead of them, they continued posting to an address that was no longer accurate for the customer. This resulted in Stellantis gaining an unfair advantage in court.

6.3 **Regulatory Failures**

PRIN 6: Treating customers fairly breached.

CPR (Civil Procedure Rules): Incorrect service, equals procedural unfairness.

UK GDPR: Failure to keep data accurate, and up to date — data protection breach.

ADVICIFAS Instruction Ignored

- 7 ADVICIFAS instructs Anglia (Stellantis' repossession representatives) to pause repossession citing DISP & FG21/1. DWF advises Stellantis to continue as "email isn't from FCA".

7.1



\$ADVICIFAS_OPS <operations@advicifas.org>
to operations ▾
Dear Sir/Madam

Thu, Mar 6, 7:12 AM ☆ ↶ ⋮


We write with relation to your recent communications to our client, Mr Drue Etheridge, relevant to that of the pursuance of the debt and / or recovery of the vehicle taken out on Hire Purchase finance.

ADVICIFAS are structuring a challenge against you, and other involved parties, revolving the debt, actions and inactions taken as part of our clients' agreement with Vauxhall Financial Services Limited, including unlawful actions against FCA regulations — particularly to that of FG21/1 and DISP regulations.

You are hereby notified that the pursuance of the debt and / or the recovery of the vehicle must cease whilst we complete our challenge. Should this continue, a formal complaint will be raised with the FCA regarding your standards as a FCA regulated firm, and such a complaint would be investigated on the basis of the complaint we have to make.

Please confirm receipt of this email as soon as it is received and acknowledged.

7.2



Hannah Drakard <Hannah.Drakard@angliauk.com>
to me ▾
Dear Sirs,

Mar 11, 2025, 8:47 AM ☆ ↶ ⋮

Thank you for your email.

We have spoken with our instructing client **Stellantis** Financial Services, who have informed us that due to the Return of Goods Order they have against the customer we are not to cease repossession action.

Please do not hesitate to contact **Stellantis** Financial Services to discuss the matter further.

7.3

06/03/2025 16:28 U459028 CFT DJ1B

called DWF to check contents of prev email and whether we can continue with the ROG - spkw paul and sent him the email so he could confirm with his manager, we can continue with the ROG as the email is NOT from the FCA and we are ok to continue with the ROG.

email fwd from anglia - From: \$ADVICIFAS_OPS 2 [mailto:operations@advicifas.org]
Sent: 06 March 2025 07:12
To: Operations <Operations@angliauk.com>

7.4 Regulatory Failures

DISP 1.3.2A G: Must pause enforcement while complaint unresolved.

FG21/1: Ignored explicit request for vulnerable treatment.

Repossession Incident

- 8 Repossession incident occurs where the Anglia representative was unreasonably aggressive, calls customer “spaka”, and attempts to obtain house keys (to get the repossessed car key) under false pretence by making the customer believe the only way to retrieve their personal belongings (the same personal belongings they still don’t have to do) was to hand the representative the keys.

If the customer had given him the keys, the customer would have been locked out of their home.

8.1 Customer Statement:

“Yes, so I was woken up by my partner around 1PM on 13/03/2025 saying that “They’re taking the car” so I jumped out of bed, and the neighbour was there that’d informed us. I went outside and shouted “What are you doing?” and the car was already on the recovery vehicle at this point. Mr Steve Carr gets out of his Ford vehicle, shaken up. He’s basically shaking, speaking in a very aggressive, stand-off’ish tone. My partner was simply trying to find out how we’ll get the property in the vehicle back. He said we’d need to pay off the balance, but in such a shaken-up and aggressive way. We felt that he could hit us at any moment. He said we could have our property there and then but it’d require me to hand him the key — I couldn’t do it myself. My house keys and car keys were all on the same key, and I knew I wouldn’t get them back, so I said no. At this point, I was stood in front of the recovery vehicle as the person in it tried to drive away with my car. Then I was forced to get out of the way as Mr Steve Carr said “get the Police then” and I then moved and he drove away with the car. My heart sank, and I felt suicidal there and then, like the way I’ve been feeling, everything I’ve been doing to try and get in touch with them was all for nothing. I had many sleepless nights trying to resolve this, but they were either uncontactable, or dismissed everything I said, even prior to them terminating the agreement. When they laughed at me over the phone when I told them what’d been going on and how I was doing mentally was horrible, yet they wonder why I didn’t want to speak to them anymore. I then started walking back to the property and I looked at Steve and said “You’ll fucking regret this mate. Just watch” and that is the point at which he called me a “spaka”. I have witnesses and evidence from this, which I have handed to ADVICIFAS.”

Partner’s Statement:

“I woke up earlier than usual and was pottering around the house, when there was a knock at the door. Our neighbour came to tell us that our car

was being towed. I instantly became beyond stressed and anxious I could feel the rush come through my body. I ran upstairs to wake up my partner. He was obviously disoriented, and also very stressed like me. We made our way outside and he was obviously angry and upset. I can't recall a lot of the initial conversation because it was just a lot of back and forth. Who I now know as Steve Carr, drove up to us and jumped out his car. My partner like I said was very angry and upset so I told him to calm down. Before telling him to calm down, Steve Carr was also very irate, which I was very surprised at as he is supposed to be a professional. Shouting back, and speaking in an aggressive tone. So I told my partner to diffuse the situation. Which it did on my partner's side, he stayed quiet while I spoke to Steve Carr. By the time I'd come outside, I'd taken a deep breath and was very calm. I spoke softly, and just asked for clear instructions on how to get the car back, what's the sort of steps that take place next, and how do we retrieve our possessions. Steve Carr continued to shout at me and speak in an aggressive tone. I asked him 'why are you speaking to me like this?' And he said it was because of the way my partner was acting. But even after asking my partner to calm down, which he did, Steve Carr continued to shout at me, when I was speaking to him very nicely about the situation. I felt horrendous anyway because of the car being taken away, but I'd expect more from a professional to be able to control their emotions when being spoken to respectfully by me. As a woman, I felt intimidated by Steve Carr, specifically by the way he was speaking to me. I've never seen such unprofessional conduct in my life, especially in a situation that is very emotional. He did nothing, absolutely nothing to defuse the situation. The woman he was working with that day, sat in the car, staring at the three of us. No emotion, nothing. And also, as you could expect didn't do anything to try defuse the situation. I would expect that two people that are fully trained professionals would know how to handle a situation like this, not make it worse. I was polite, said thank you for the very shouty information and walked away. My partner said that they would regret doing this to us to which Steve Carr called my partner a 'spakka' and drove off. I was flabbergasted at the conduct of these 'professionals' treating us like scum of the earth when I specifically had been nothing but polite. And for my partner, who has serious mental health issues, I feel terrible for. It's only normal to be angry and upset at something like this happening to you, but to feel like your being egged on by the people doing it to you, almost like they're laughing at us, is beyond ridiculous. I have nothing good to say about the situation, only that I'm happy I controlled my emotions unlike Steve Carr."

To request evidence of this, you will need to contact us at contact@advicifas.org as we're unable to directly implement CCTV footage and/or a voice recording here.

8.2 An additional voice recording of a phone call between customer and Steve Carr from Anglia UK is additionally available. Please additionally email for this.

8.3 **Regulatory Failures**

Equality Act 2010, s.29: Prohibits discrimination in service position.

FCA PRIN 6 & 7: Gross mistreatment of vulnerable customer.

Post-Repossession

9 The customer called Stellantis themselves and were told that even if they were to take the matter back to court and win, they would not get the vehicle back.

9.1

still a bad line so completed call on partners mobile

customer was not happy that the car has been repossessed and believes this has been done unlawfully

customer advised he has a very big network and works for the financial times, he stated if this error is not rectified he will write an article that will ruin reputation of Stellantis as they have penalised clients and acted unlawfully

customer wants a vehicle returned. I advised that the vehicle was collected as we were awarded ROG via courts

customer advised he is aware of this now but the court documents were not sent to the correct address

and the NOD was issued to wrong address therefore these should not stand - I advised from what records I can see we had run traces and Anglia confirmed he was at that address also

13/03/2025 17:32 JV12526 CFT

DJ1B

customer advised he wants to be fair and let us have the opportunity to hand the car back and set a payment arrangement - I advised this is not going to happen.

9.2 The notes, again, don't reflect what was actually stated. We retain a direct call recording that can evidence this better. To access, please email us at contact@advicifas.org.

9.3 Regulatory Failures

PRIN 7: Misleading information.

FCA CONC 7.3.4R: Duty to act fairly when considering repossession.

Complaints

10 Complaints ignored or deflected; mailbox changed; duplicate complaints opened without consent; default notices backdated.

10.1

No Reply Inbox - iCloud 27/05/2025

Your case number 03851611

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 27/05/2025

Your case number 03851366

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 27/05/2025

Your case number 03851296

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 27/05/2025

Your case number 03851287

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 27/05/2025

Your case number 03847232

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 27/05/2025

Your case number 03847142

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 26/05/2025

Your case number 03840896

...Asked Questions | **Stellantis** Financial Services UK

Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 26/05/2025

Your case number 03840867

...Asked Questions | **Stellantis** Financial Services UK


Alternatively, please let us know if you would prefer us to post...

No Reply Inbox - iCloud 24/05/2025

Your case number 03704950

...Customer Relations **Stellantis** Financial Services...those of

Stellantis Financial Services UK Ltd or any of its affiliates. **Stell...**



23/03/2025

☆

Final Notice – Procedural Misconduct and Intentional Obstruction

[Hide](#)

To:

ukcustomercare@stellantis-finance.com

Dear Sir/Madam

You have failed to respond to multiple formal complaints, including those submitted over a year ago, in direct violation of FCA DISP complaint handling rules.

Your recent decision to open two new complaint cases against my explicit instruction — and your refusal to close them or respond — is clearly an attempt to manipulate procedural timelines, silence scrutiny, and protect your organisation from accountability.

Let me be absolutely clear:

- I am not waiting for your “final response.”
- You will not be allowed to waste my time with manufactured complaint references.
- Your failure to act, respond, or treat this matter fairly has already crossed into negligence and regulatory breach.

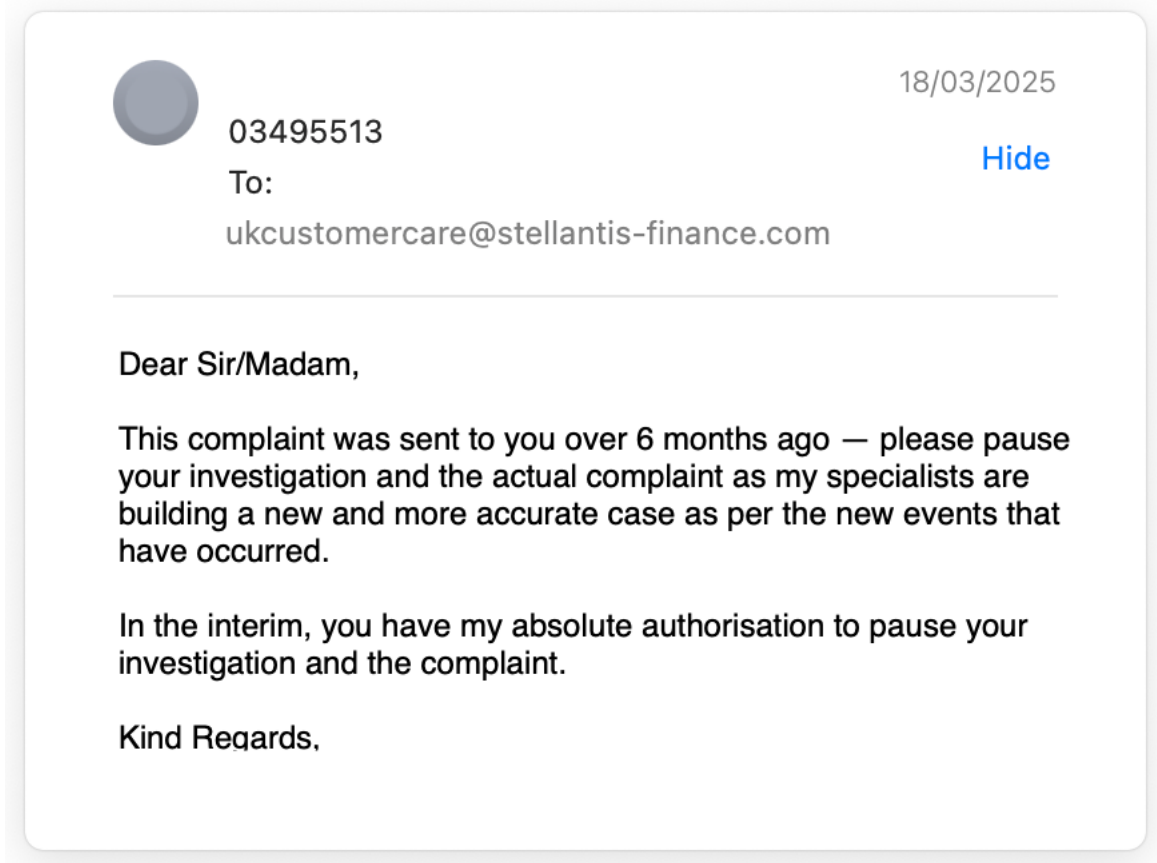
You are now being formally reported to the Financial Ombudsman Service and the Financial Conduct Authority for the following:

- Refusal to handle complaints within statutory timeframes
- Intentional complaint manipulation
- Failure to act on vulnerability disclosures
- Procedural failures and data handling negligence
- Potential misconduct relating to unlawful enforcement and reputational harm

Additionally, you are formally notified that you will be contacted by my legal and subject-matter specialists in relation to the following unlawful and negligent actions:

- Unlawful repossession of a vehicle without following fair treatment or vulnerability protocols
- Sending default notices and sensitive

10.3



10.4


Stellantis Financial Services Inbox - iCloud 17/04/2025

Stellantis Finance - New document available

...Customer Services **Stellantis** Financial Services UK Limited

Please do not respond to this automated emailPlease do not re...

10.5

Log Out 

MY DOCUMENTS

To keep your data secure, your documents will only be stored on your online space for a period of 12 months. If you want to keep a copy for longer, you can download it at any time by clicking on the document name and save the PDF.

Document Name	Document Upload Date	Document Available Until
Annual Statement	25/06/25	25/06/26
SNOSIA - second and subsequent arrears notice	04/06/25	04/06/26
Statement of Account	16/04/25	16/04/26
General Document	07/04/25	07/04/26
Default Sums Notice	25/03/25	25/03/26
Default Sums Notice	05/02/25	05/02/26

In the above image, documents were uploaded (see 9.5) but their dates don't reflect their genuine date uploaded in Stellantis' customer portal.

Calculating the number of complaints raised by the customer, and us, ADVICIFAS, there were 37 complaints raised in total during the period of 2 weeks.

10.6 Regulatory Failures

DISP 1.6.1R: Fails to acknowledge/respond in required timeframe.

GDPR Art. 5: Records manipulation / inaccurate complaint history.

Stellantis Final Response

11 Stellantis responded to a complaint and admitted that the February 2024 disclosure phone call recording “no longer exists” but also denies misconduct.

11.1 Whilst you state that the agent with whom you spoke to on the 13th February 2024 was rude and laughed at you, unfortunately we are unable to listen to the call recording as due to the time that has passed the recording no longer exists. The case notes from the call does not reveal anything to back your claim. However, it is not unreasonable to suggest that if the agent had indeed been rude and made offensive remarks, that you would have raised a complaint at the time, as opposed to raising it over a year later on the 14th March 2025 (the date this complaint was raised).

11.2 **Regulatory Failures**

GDPR Art. 30: Loss of data.

DISP: Denial of misconduct despite documentary contradictions.

Final Response Contradictions

- 12 In Stellantis' own final response, they claim that had the customer informed them of any difficulties making payments, they would have worked with the customer to prevent repossession.

Yet their own internal system notes directly contradict this. The records show the customer repeatedly disclosed financial and emotional vulnerability, explicitly outlining the very issues Stellantis now claims they were unaware of.

Despite these disclosures — and their regulatory duty to apply appropriate forbearance — Stellantis took no action to prevent repossession.

This isn't just a failure in communication — it's a failure in duty, in record-keeping, and in compassion.

- 12.1 Had you of established contact and discussed any issues you were encountering with making the payments, then we would have worked with you to prevent this scenario however despite numerous attempts by ourselves to resolve the matter, you did not co-operate.

- 12.2
- IT - Call passed from DW, customer happy for the call to be recorded. been done for money laundering by Santander, he has been through hell, he doesnt live at that address, advised it is down to him to advise us of any new address. Had his own buisness, had his personal account closed and only had a buisness account, there has been disputes with clients and DD's got blocked and was under investigation and Santander kept £12k of his money and ended up in financial difficulty. He was unaware that DD's bounced. (see meom line). He has now set up a new buisness and him and his partner have been through hell. He now makes £40K a month. He said he can pay the arrears now, advised to pay them and he will be back to his normal monthly payments, he then advised he doesnt have the money right now. Customer works in credit and advised we can withdraw the file and we should if we dont he will report us and we have no right to send his account to Anglia, advised we have tried to communicate with him and there has been no contact. He advised he will not give us his new address and we will not find the vehicle, customer has paid over a 3rd

13/02/2024 00:00 OVF NREC

LETAUTO - Letter Name :16/FAILED DIRECT DEBIT LETTER Letter Generation Date :12-

Just one of the many vulnerability disclosures made to Stellantis recorded in their internal system notes.

12.3 Regulatory Failures

PRIN 6: Ignored vulnerability disclosures; failed to act in customer's best interest.

PRIN 7: Final response materially misleading; contradicted by own internal records.

CONC 7.3.4R: No forbearance applied despite arrears and hardship disclosure.

FG21/1: Failed to identify and respond appropriately to known vulnerability.


DISP 1.4.1R: Final response fails to acknowledge known facts; misrepresents firm's actions.

SYSC: Internal communication and case management failures.

FOS Complaint Submitted

13 FOS complaint submitted, but Stellantis acknowledges and prepares auction anyways.

13.1

 **complaint.info@financial-ombuds...** 14/04/2025
[Confidential] Your complaint about Stella...
To: [Details](#)

Our ref

PNX

F1H0

Your ref

Dear

Your complaint about Stellantis Financial Services UK Limited

Thanks for getting in touch. We've set up a case for you – the reference number is **PNX F1H0**. Please use this number whenever you contact us.

We'd like to look into what's happened and see what we can do to help. We just need some details from you first.

What we need

We need you to complete and sign the attached complaint form – and send it back to us.

Please also send us a copy of the final response you received from the business you're complaining about or evidence you've complained and anything else you think is important to your complaint including credit agreement.

There's no need to send us any original documents.

If you'd like to talk through this, please give us a call on **0800 023 4567**.

You can return the complaint form and any other documents to us by email at complaint.info@financial-ombudsman.org.uk, or by post.

13.2

From: PSA Finance Auction Info - BFPSAFi6
Sent: 01 May 2025 09:12
To: Karolina Koziarz <KKoziarz@cityauctiongroup.com>
Subject: RE: [EXTERNAL]Quote for

Hi Karolina,
Please could we have this taken off hold and the keys cut for it.
Kind regards,
Megan

Megan
Remarketing Advisor

13.3 Regulatory Failures

DISP 1.3.2R: Must cooperate with FOS investigation.

City Auction Group & Key Cutting

14 Stellantis instructs City Auction Group to cut keys & auction despite there being unresolved disputes/complaints.

14.1

From: PSA Finance Auction Info - BFPSAFi6
Sent: 01 May 2025 09:12
To: Karolina Koziarz <KKoziarz@cityauctiongroup.com>
Subject: RE: [EXTERNAL]Quote for

Hi Karolina,
Please could we have this taken off hold and the keys cut for it.
Kind regards,
Megan

Megan
Remarketing Advisor

01/05/2025 10:12 SC92504 NCLI

DLIT


14.2 **Regulatory Failures**

PRIN 6: Continuing enforcement contrary to good faith.

Mental Health & Ryan Bryant

- 15 Customer emails about deteriorating mental health. Ryan Bryant calls, acknowledges vulnerability but then offers a £15K lump sum repayment in 4 months, without return of vehicle until then.

15.1



23/05/2025

Re: Urgent information

To: auctioninfo@stellantis.com & 2 more

[Details](#)

This car means so much to me. It holds massive sentimental value to me and the fact that my pleading's for your help, even prior to repossession, have gone ignored. I do hope you come to your senses and understand how willing I am to cooperate just so I can have my car back, and you will get the full amount of the monies for it, instead of auctioning it for half of the cost.

Help me, I am suicidal, this is making me suicidal, and it's causing me sleepless nights of feeling worthless, and this whole situation was caused by Santander. I am taking action against them, and you can see that the payments only started being defaulted on in October 2023 (until then I'd paid without issue) and this is because Santander did what they started on 05 October 2025. Please, if I can have a call with someone who cares, I can tell you it all.


Through the whole situation, this car was the only item I had left that made me feel partly whole. I feel absolutely destroyed now Stellantis.

This is a plead for help, I don't want to go down the routes this is taking this. I want the car back, and I am willing to cooperate to get it back, as I have always been because this issue was not caused by me, but by Santander. You won't understand it until I tell someone, and then you will.

Let's drop this pointless battle, and work together to form an agreement instead of auctioning something that holds massive sentimental value to me for half the cost when I'm more than willing to cooperate and pay it off (the full cost). I've always been a good customer and payer, just check the statements.

[See More from](#)

15.2



23/05/2025

Re: Urgent information
[Details](#)

To: auctioninfo@stellantis.com & 2 more

I get severe anxiety when I drive (worsened by the situation I was forced into by institutional retaliation) and the car used to help with that as it had cruise control, automatic speed etc. Now that I don't have that anymore, I struggle to even leave the house, to see family, to have a life.


I understand to you this is money and that from your perspective it looked like I just didn't pay, but this is not the case at all. I've written out what happened in a document if you'd care to read it. I paid everything (absolutely everything) on time with everyone until I was fooled by a high-street bank, humiliated and shamed by institutional retaliation. You won't believe what happened until you read it, and everything is evidenced.

This car is far more to me than it could ever mean to you, and I need it back. I'm more than just a customer who's sad that their car got repossessed, way more than this. I've been mistreated by a high-street bank, and this is what's happened. I might as well just die. Honestly, because nobody cares. I feel worthless every day, absolutely useless, like I've got the whole world's pressure on my shoulders.

I'm not saying all of this either to just put you in a state of care, because I honestly feel like I'm just going to lose everything and that they've won against me and that I should just give up.

[See More from](#)

15.3



23/05/2025

Re: Urgent information
[Details](#)

To: auctioninfo@stellantis.com & 2 more

This has put me in crisis. I need help

[See More from](#)

15.4

Found in Inbox - iCloud Mailbox

☆ **RYAN BRYANT** 28/05/2025
RE: [EXTERNAL]Re: Urgent information
To:

Good afternoon

Good news and Thank you for your patience, It has been agreed we will hold the vehicle for four months to allow you time to settle in full. We are also open to remove any additional repossession costs, return of goods costs that have been added to the account, which will be removed to allow closure of the account once full payment has been paid.


Kind regards,

STELLANTIS
FINANCIAL SERVICES

Ryan Bryant
Collections
Specialised Management & Fleet Coordinator

61 London Road, Redhill, Surrey, RH1 1QA
+44 7596 579955
ryan.bryant1@stellantis-finance.com

15.5

☆  28/05/2025
Re: [EXTERNAL]Re: Urgent information
To: RYAN BRYANT

Is it possible if I can start making payments and have the vehicle back? That's the part that's crippling my mental health. I can sign any documents, give guarantors or anything so you know I will pay. Please.

[See More](#) from RYAN BRYANT

Found in Inbox - iCloud Mailbox



RYAN BRYANT

29/05/2025

RE: [EXTERNAL]Re: Urgent information



To:

Hi

I appreciate you are going through a difficult time, and I continue to recommend you seek support from your mental health support network. Are you still in active communication with them and seeking support? I am still concerned for you and strongly recommend you speak to them.

In relation to the vehicle, thank you for sharing your story and it is good to hear you have support from your Fiancée and share good memories with the car. However unfortunately we are unable to release the vehicle back to yourself until it is paid in full. I can confirm we will continue to hold it for you for a further 4 months to allow you time to raise funds as we discussed.

Kind regards,



Ryan Bryant

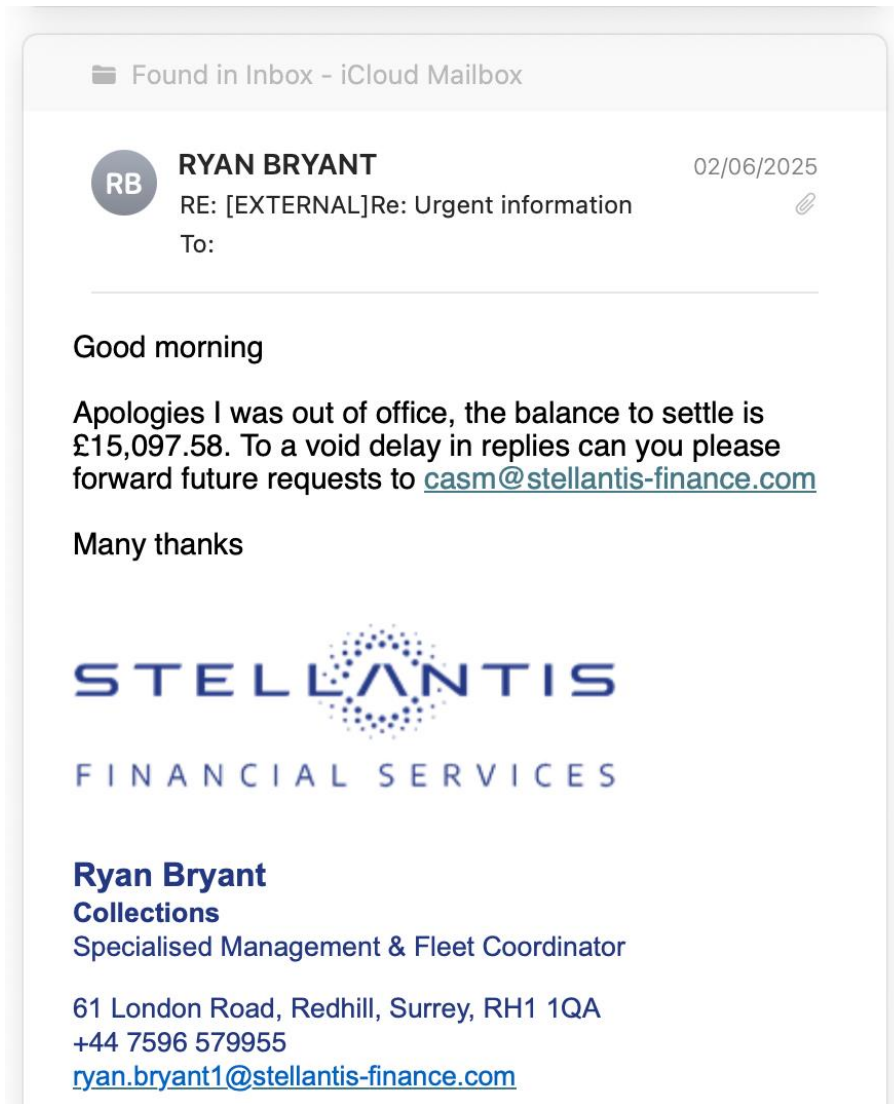
Collections

Specialised Management & Fleet Coordinator

61 London Road, Redhill, Surrey, RH1 1QA

+44 7596 579955

ryan.bryant1@stellantis-finance.com



15.8 Regulatory Failures

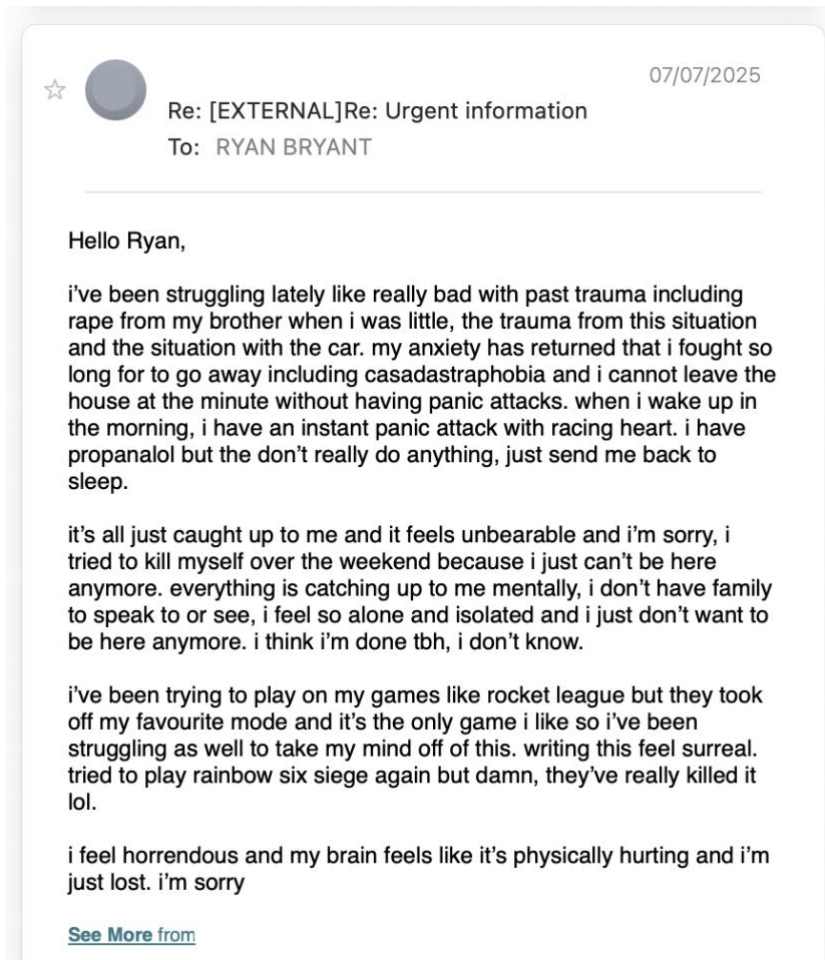
FG21/1: Failure to make reasonable adjustment.

CONC 7.3.4R: No tailored forbearance despite awareness.

The Suicide Attempt

- 16 Due to no flexibility offered, despite being informed of mental health deterioration and suicidal ideation, the customer attempts to commit suicide, Stellantis calls ambulance, no forbearance.

16.1



Found in Inbox - iCloud Mailbox

**casm - BFcasm**

07/07/2025

RE: [EXTERNAL]Re: Urgent information



To:

HI

I am glad to hear there is no immediate concern to your welfare however your initial email caused great concern for your well being and safety.

I would like to thank you for sharing and explaining how you feel, I think it would be best for you to continue and speak to a professional who is equipped and has greater understanding on how to help you. Whilst of course I have concern and want to help there is limits of what support I can offer as an employee at Stellantis.

I would also like to confirm I have not shared the entire content of your email only what was necessary.

Kind regards,

**Ryan Bryant****Collections**


Specialised Management & Fleet Coordinator

61 London Road, Redhill, Surrey, RH1 1QA

+44 7596 579955

ryan.bryant1@stellantis-finance.com

16.3



07/07/2025

Re: [EXTERNAL]Re: Urgent information
To: casm - BFcasm

Hello Ryan,


thank you for your reply and for being caring. i understand the limits of your role.

would it be possible that Stellantis consider an alternative solution to the current arrangement? the current arrangement currently has me without a car, a car that has what i need to be able to get back out again and stop my mental health from deteriorating,

i am willing to commit to £1K per week, and i am asking for the car to be returned to me so i can begin recovering and regaining some normality. the arrangement would enable me to pay the full balance quickly whilst also stopping this mental health deterioration. it is unbearable and stunning me in every form imaginable.

please consider this fair proposal as i need this Ryan. this is no longer a want, but a need. please

[See More](#) from casm - BFcasm




07/07/2025

Re: [EXTERNAL]Re: Urgent information
To: casm BFcasm

you'll have the first £1k today, i can get the car back, and i will do another £1k on friday and then £1k every friday after that.

please, i can't do anything i enjoy anymore. can't see anybody, can't even go out the house. it's this that's making me go over the edge. please i beg you

16.4



07/07/2025

Re: [EXTERNAL]Re: Urgent information
To: casm BFcasm

you can literally put a tracker on it or whatever you need i am going to pay it just as i always was please this is killing me please



- 16.6 There is evidence of the customers' suicide attempt, but due to the sensitive nature of it, we're awaiting confirmation that we are able to publicise this not just from the customer, but authoritative organisations.

16.7 Regulatory Breaches

FG21/1: Failure to treat customer fairly when aware of suicide risk.

PRIN 6: Gross neglect of vulnerability disclosure.

DISP 1.3.6G: Failure to consider escalation properly.

The ADVICIFAS Campaign

17 ADVICIFAS launches public campaign; Stellantis monitors.

17.1

Personal

Register

Log In

ADVICIFAS

About

Services

Contact Us

Help Centre

Financial Support

Q

Home

> Stellantis Financial Servi...

STELLANTIS FINANCIAL SERVICES
UK LIMITED: THE MISHANDLING OF
A CUSTOMERS' VEHICLE
REPOSSESSION

An overview of the mishandling of a repossession caused by Stellantis Financial Services, including discrimination, poor customer service, threats, and failure to follow proper regulations.

STELLANTIS

Stellantis logo representing Stellantis Financial Services UK Limited

More to explore

CIFAS Marker Removal: Common Mistakes That Can Ruin Your Case

Bank Accounts That Accept CIFAS Markers





CIFAS Marker Removal: The Truth About Solicitors, Scare Tactics,...

User ID: 1xbt36e

United States

Chrome

PC





[More details](#)

Entry: advicifas.org

09:29
Aug. 5

Exit: .../stellantis-financial-services-reposse...





Duration: 25:34 **Clicks:** 2 **Pages:** 4

User ID: 1nld650

United States

MobileSafari

Mobile





[More details](#)

Entry: .../stellantis-financial-services-reposse...

09:20
Aug. 5

Exit: .../stellantis-financial-services-reposse...

Referrer: www.linkedin.com





Duration: 00:28 **Clicks:** 2 **Pages:** 1

User ID: 1j2s0wx

United Kingdom

MobileSafari

Mobile





[More details](#)

Entry: .../stellantis-financial-services-reposse...

08:47
Aug. 5

Exit: .../stellantis-financial-services-reposse...





Duration: 00:27 **Clicks:** 0 **Pages:** 1

User ID: 1sor41a

United States

Chrome

PC





[More details](#)

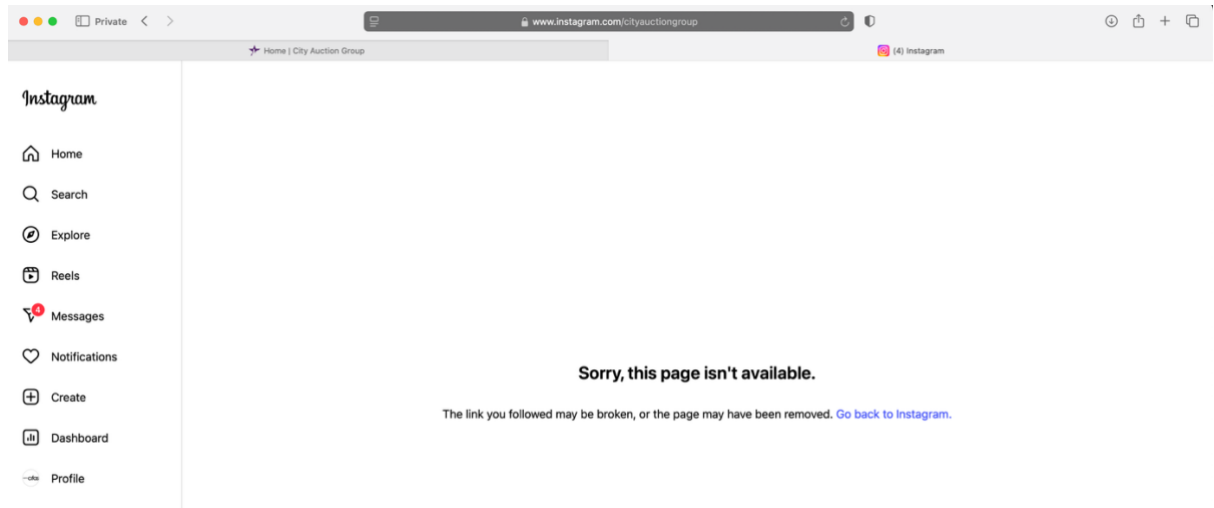
17.3 Regulatory Failures

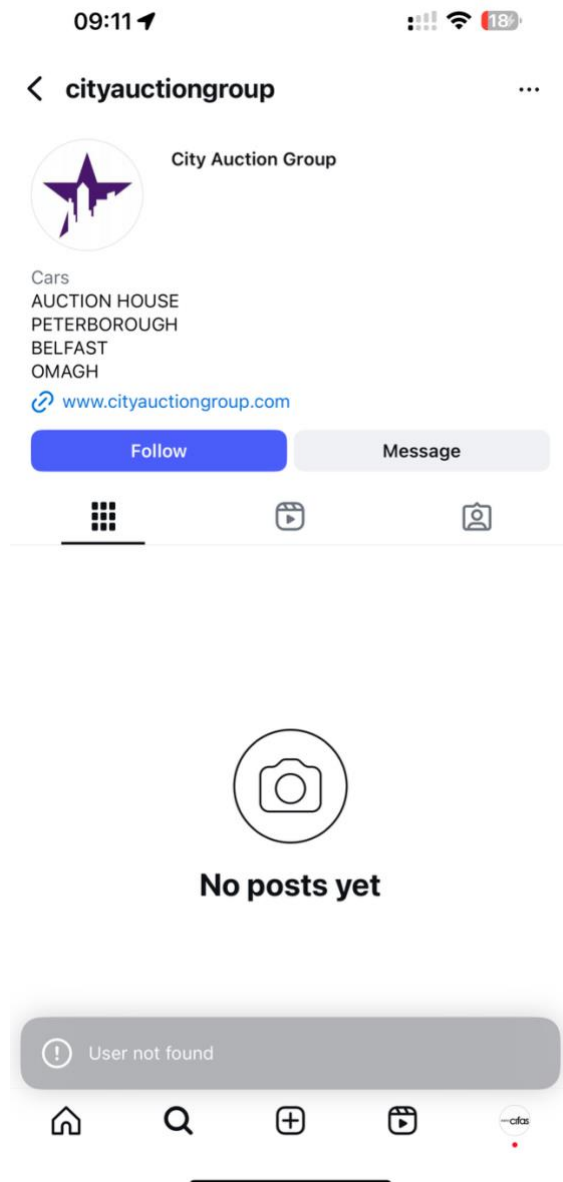
No failure, but backs up other failures by showing Stellantis prioritisation of reputation management, instead of consumer fairness.

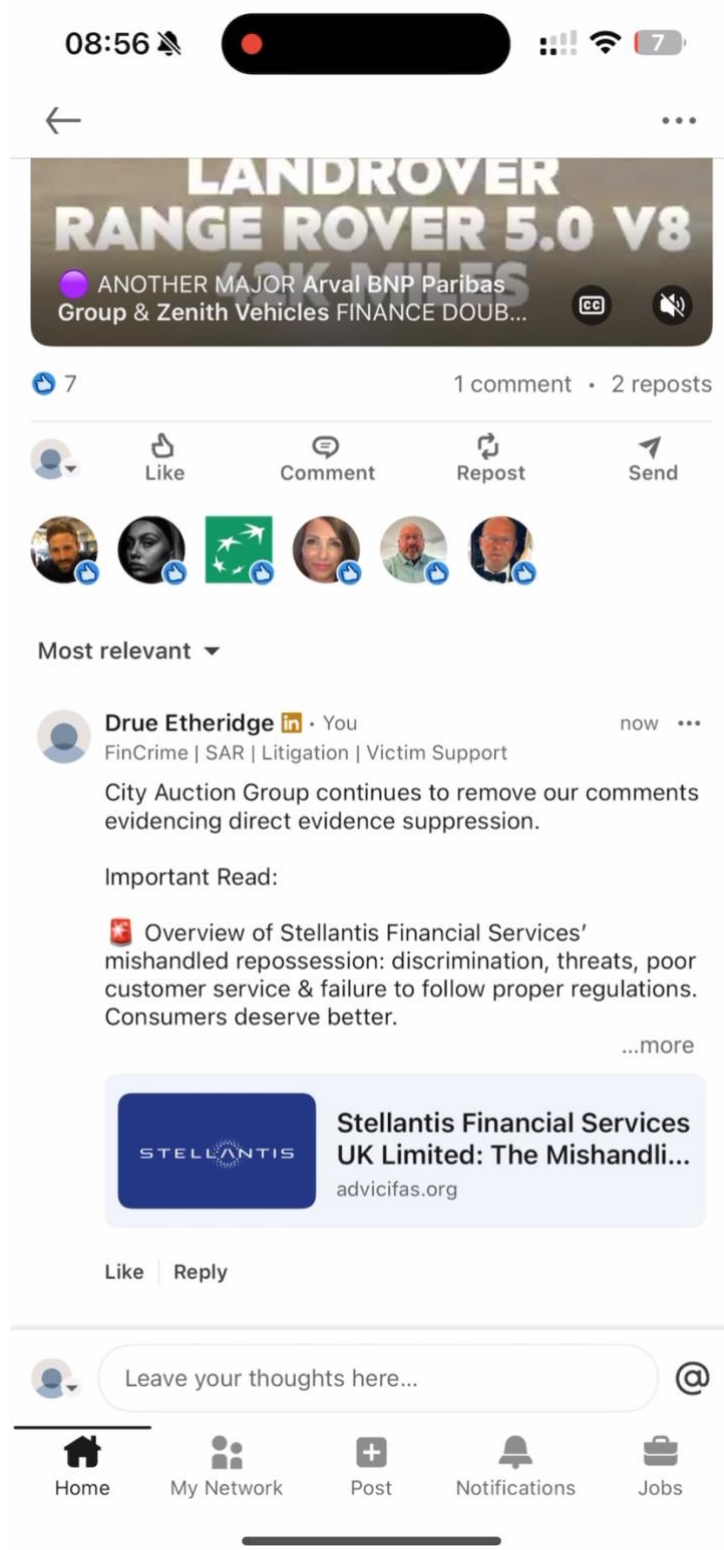
Public Evidential Suppression

- 18 City Auction Group (CAG) deletes comments and blocks on Instagram; Stellantis changes tagging settings; ADVICIFAS posts cross-platform.

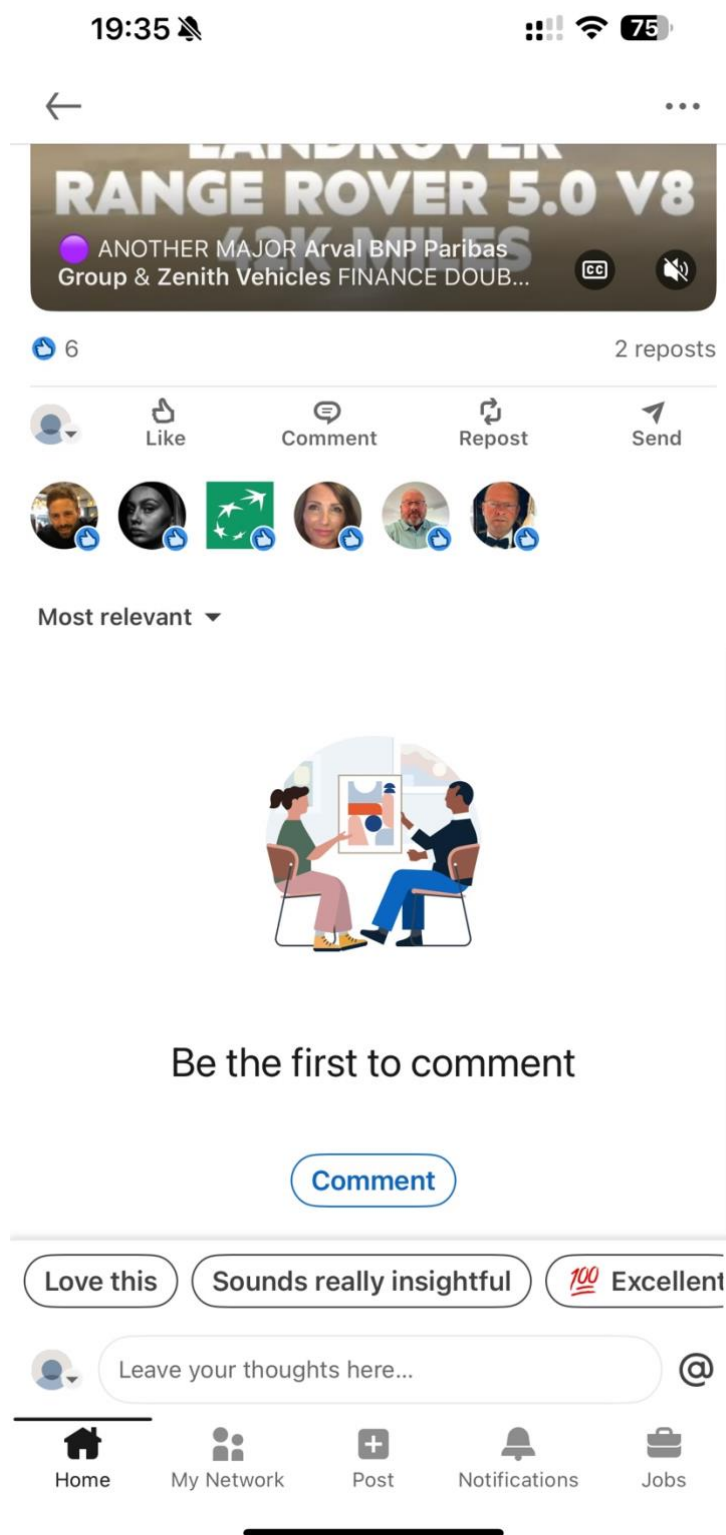
18.1



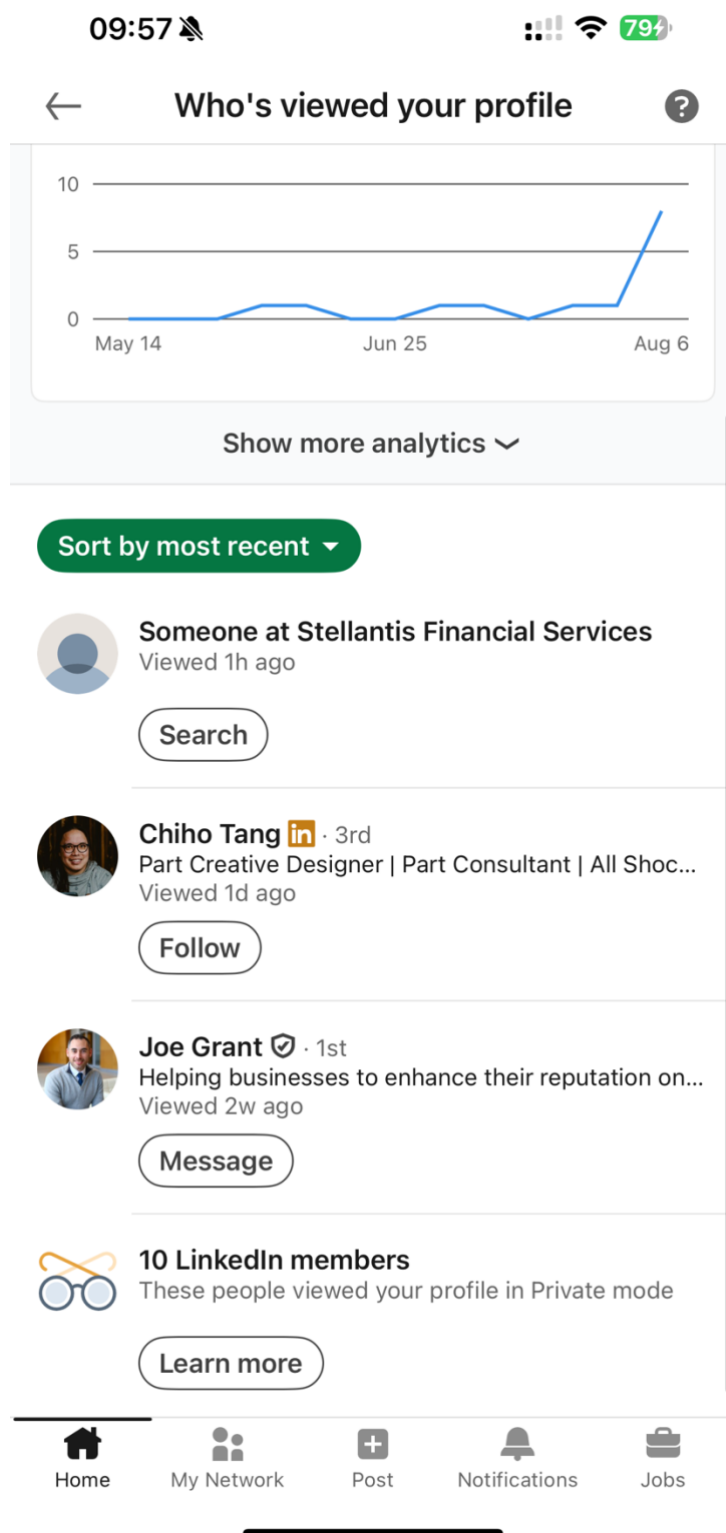




You can see here the comment was posted on City Auction Groups' "ANOTHER MAJOR Arval BNP Paribas Group" post.



Here, you see evidently see that our comment has been deleted — not by us — but by City Auction Group.



Here you can see someone that works at Stellantis Financial Services viewing the page.

18.6 Regulatory Failures

Potential FCA PRIN 11 (lack of openness with regulators if suppression continues).

Proposal To Settle

- 19 ADVICIFAS sends proposal (£1K/week + immediate vehicle return).
Deadline set for 06/08/2025 at 12:00 PM BST (UK).

19.1

A

ADVICIFAS <contact@advicifas.org>
to casm ▾

Tue 5 Aug, 12:03 (1 day ago)

☆ ↶ ⋮

Dear Stellantis Financial Services,

ADVICIFAS is contacting you regarding the ongoing dispute with our client, REDACTED, and the repossession of his vehicle.

We are offering Stellantis Financial Services UK an urgent and discreet opportunity to resolve this matter before escalation proceeds further this week.

If Stellantis agrees to return the vehicle this week, our client will commit to structured repayments of **£1,000.00 per week** until the balance is cleared in full.

Acceptance of this proposal will:

- Ensure the balance is paid in full;
- Allow the matter to be concluded privately, as a one-off settlement with no precedent set;
- Bring to an end all ongoing public communications relating to this case; and
- Include the removal of all current articles, posts, and comments relating to Stellantis, City Auction Group, and Anglia UK from ADVICIFAS platforms.

It is important to note the following key dates:

- **Wednesday, 6 August 2025 at 4:00 PM:** Evidential update to the Stellantis article will be published.
- **Thursday, 7 August 2025 at 1:00 PM:** An article concerning City Auction Group will be published.
- **Friday, 8 August 2025 at 1:00 PM:** An article concerning Anglia UK will be published.

Confirmation of acceptance by **Wednesday, 6 August 2025 at 12:00 PM** will ensure these scheduled publications do not go live, and that all existing content is withdrawn, concluding the campaign quietly and confidentially.

We have deliberately held back from directly involving third parties such as City Auction Group or Anglia UK at this stage, in good faith that Stellantis will take this opportunity to resolve matters discreetly.

If no confirmation is received by that time, escalation will continue as scheduled.

We look forward to your urgent confirmation.

- 19.2 Ryan Bryant and Stellantis haven't responded to the customers' reasonable requests which are Data Subject Access Request (DSAR), request for a copy of the Return of Goods Order (ROG), details of the court that granted the order, and clarification on contradictions from Stellantis.

19.3 Regulatory Failures

Stellantis' failure to engage in meaningful dialogue equals a breach of DISP "fair consideration".

Legal Threats & Intimidation

- 20 Paula Twist for and on behalf of Walker Morris LLP responds: Rejects proposal; threatens ADVICIFAS not to publish “negative, sensitive, confidential and/or misleading information.”

20.1



33 Wellington Street, Leeds LS1 4DL Tel +44 (0)113 283 2500
Fax +44 (0)113 245 9412 Document Exchange 12051 Leeds 24
Email Paula.Twist@walkermorris.co.uk Web: www.walkermorris.co.uk

ADVICI Limited t/a ADVICIFAS
124 City Road
London
EC1V 2NX

Our ref RZK/POT/STE03105.1

Your ref

6 August 2025

Sent by email only: contact@advicifas.org

Dear Sir or Madam

Our client: Stellantis Financial Services UK Limited

We act for Stellantis Financial Services UK Limited. Please note our instruction and send all future correspondence to us and not our client.

- 1 We refer to your email sent to our client on 6 August 2025 at 12:03pm providing a purported resolution to your ongoing complaint with our client. We note that you gave our client until 12pm today to respond.
- 2 You have said that if our client does not accept your proposal by your deadline, you intend to publish an article about our client, presumably on your website, www.advicifas.org.
- 3 Our client does not accept your proposal. We are taking further instruction on this matter from our client and will come back to you when we are instructed to do so.
- 4 Our client does not tolerate threats against it. If you post any content which our client deems to be negative, sensitive, confidential and/or misleading, our client reserves the right to take appropriate action against you to stop you publishing any of this material. This may include applying to the Court for an injunction, seeking damages for defamation and/or seeking damages for harassment.

We trust this makes our client's position clear.

Yours faithfully

Walker Morris LLP

WALKER MORRIS LLP

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ADVICIFAS <contact@advicifas.org>
to Paula ▾

11:52 (7 hours ago) ☆ ↶ ⋮

Dear Paula Twist,

We acknowledge receipt of your letter regarding Stellantis Financial Services UK Limited.

We must make clear that the material published by ADVICIFAS is factually accurate, supported by evidence, and produced in good faith for the protection of consumers. The documents and statements referenced are drawn directly from Stellantis' own records and correspondence.

Your suggestion that this amounts to defamation is unfounded. It is not defamatory to publish verifiable facts about a company's conduct, particularly where those facts relate to regulatory obligations under the FCA Principles for Businesses, DISP rules, FG21/1 Guidance on the fair treatment of vulnerable customers, and the Data Protection Act 2018.

It is also of serious concern that Stellantis appears to be attempting to suppress evidence of consumer harm through legal threats rather than addressing the underlying issues. We must remind you that suppression of valid concerns can itself attract regulatory scrutiny, particularly from the FCA and the Financial Ombudsman Service.

For absolute clarity:

- All publications are supported by contemporaneous records and evidence.
- ADVICIFAS remains fully prepared to disclose such evidence to regulators and, if necessary, the courts.
- Attempts to silence or intimidate complainants do not resolve the serious matters raised.

Our client remains willing to resolve this dispute discreetly and constructively. A proposal has been set out that ensures the balance owed is paid in full while concluding this matter privately. Stellantis' rejection of that reasonable offer, coupled with the resort to legal threats, does not reflect well on the company's approach to fair treatment of customers.

Unless Stellantis wishes to reopen constructive dialogue, ADVICIFAS will continue with its planned publications and submissions to the appropriate authorities.

We trust this clarifies our position.

We responded to notify Stellantis and Paula Twist that we intend on continuing our public campaign and that we won't be silenced by legal threats.

20.3 Regulatory Failures

PRIN 6 & 7: Suppression of transparency over resolution.

DISP 1.6.2R: Attempting to silence rather than resolve.

Equality Act 2010 & FG21/1: Ignored repeated vulnerability disclosures.

Detailed Case Summary

This case concerns Stellantis Financial Services UK Ltd and its repeated, prolonged, and systemic failure to treat a vulnerable customer fairly — culminating in a catastrophic decline in the customer’s mental health, the unlawful repossession of their vehicle, and an attempt to take their own life. The failures span across regulatory, ethical, and procedural obligations, with evidence to support each claim.

The matter began on 4 October 2023, when Santander blocked the customer’s current account, silently failing to make scheduled direct debit payments to Stellantis. The customer was led to believe their payments were still being made, unaware of the accumulating arrears. Upon realising the issue in February 2024, the customer immediately contacted Stellantis (then Vauxhall Financial Services) and disclosed their vulnerable circumstances during the call.

Instead of providing support, the Stellantis agent laughed during the disclosure. This call, crucial to the customer’s record and pivotal to their complaint, was later confirmed by Stellantis to have been deleted. The customer lost trust in Stellantis from that moment onward, fearing ridicule and mistreatment, and refrained from sharing subsequent financial difficulties as they escalated throughout 2024.

Despite managing to clear arrears in April 2024, the customer eventually fell behind again due to rent arrears and eviction. They became homeless in November 2024, a fact clearly disclosed by ADVICIFAS in formal complaints. Stellantis ignored this vulnerability disclosure, continued uploading legal notices to an inaccessible portal, and sent legal documents to an evicted address.

In March 2025, Stellantis proceeded with a repossession order obtained through court papers sent to the wrong address. When their agents arrived, the customer was subjected to degrading treatment — including being called a “spaka” by the repossession agent and being misled into nearly handing over their house keys.

Following the repossession, Stellantis continued to deny forbearance — even stating on the record that “even if you win in court, you will not get your car back.” Internal system notes confirm this was said. The company made no meaningful effort to resolve the complaint or accommodate the customer’s condition.

Numerous complaints were filed, which were:

- Ignored or deflected
- Sent to mailboxes that were then shut down or changed,

- Met with duplicate complaint cases being opened without consent (two per day for two weeks),
- Followed by new default notices being added to the customer's portal after complaints were finally acknowledged — suggesting defensive back-covering rather than sincere investigation.

A Final Response Letter was issued in April 2025, where Stellantis:

- Admitted the call recording was deleted,
- Denied misconduct, and
- Continued to refuse any meaningful remedy.

Even after learning of the customer's suicide attempt in July 2025, Stellantis refused to offer support. An ambulance was called, but no forbearance was extended, no attempt was made to return the vehicle, and no engagement was made with the customer's MP — who had formally offered to intervene.

In August 2025, ADVICIFAS launched a public awareness campaign, supported by detailed evidence. In response, Stellantis instructed Walker Morris LLP, who:

- Rejected the customer's proposal for resolution (£1,000/week with vehicle return),
- Issued a legal letter warning against publishing “negative or sensitive” content — a clear attempt to silence our campaign through legal pressure.

Summary of Key Failures

There are more than several failures within this case, but the failures that stand out most are:

- Breach of FCA Principles for Businesses (PRIN): including Principle 6 (Customers' interests), Principle 7 (Communications with clients), and Principle 11 (Relations with regulators).
- Breach of FG21/1: failure to identify, monitor and support a vulnerable customer appropriately.
- Breach of DISP rules: failure to handle complaints fairly, consistently, or within regulatory timeframes.
- Breach of Equality Act 2010: discriminatory treatment by Stellantis agents, failure to implement reasonable adjustments.
- Breach of GDPR / DPA 2018: refusal by Anglia UK to comply with subject access request obligations under Article 15.

This case file makes clear that Stellantis Financial Services UK has prioritised reputation management and aggressive enforcement over lawful conduct, empathy, and regulatory compliance. Their failure to offer any real resolution — even after the most serious of disclosures — has resulted in severe harm, and demands immediate attention by the Financial Conduct Authority, MPs, and wider regulatory bodies.

Accountability Statement & Notification of Imminent Regulatory Escalation

Despite numerous opportunities to resolve the matter fairly and proportionately, Stellantis Financial Services Limited has:

1. Failed to offer any form of appropriate forbearance, despite multiple, repeated disclosures of vulnerability and mental health deterioration.
2. Suppressed vital recordings and records, including a call where a vulnerable customer was mocked — while claiming those records “no longer exist”.
3. Ignored parliamentary involvement, refusal of reasonable contact, and displayed a troubling resistance to accountability.
4. Sought to silence public scrutiny through veiled legal threats, rather than address the underlying failures.

As a result, we are continuing our evidence gathering and public campaign.

If a regulator such as the Financial Conduct Authority (FCA) contact us in addition, we will cooperate and comply with any investigation.

The format of this case file ensures that each regulatory breach is clearly mapped to its corresponding evidence, enabling regulators to take immediate action without requiring further interpretation or investigation.

Should no resolution be reached within the coming days, this document will become part of a formal regulatory dossier submitted for enforcement review and policy breach investigation.

Stellantis Financial Services UK Limited is now formally on notice. Continued refusal to act in line with regulatory obligations will escalate this matter beyond reputational harm — into enforceable accountability.

ADVICIFAS is able to provide literature in alternative formats. The formats available are: large print, Braille and auto CD. If you would like to register to receive correspondence in an alternative format please email us at **contact@advicifas.org** for more information, or give us a call.

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