

## Important Information About Commission on Car Finance Agreements

Last updated: February 2026

### Summary – what this means for you

- We want to reassure you straight away: nothing about your agreement has changed, and there is no action you need to take right now. The information below is provided so you're kept fully informed.
- You may have seen news about commission on car finance agreements.
- AutoMoney has never used the kind of discretionary commission arrangements (**DCA**) under investigation.
- AutoMoney has disclosed commission within its finance agreements for several years.
- If you think you were affected by a commission arrangement you weren't told about, you can make a complaint to us.
- You do not need to use a claims company — it's free and easy to complain directly.
- If you're unsure, we're here to help.

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### What's happening?

The Financial Conduct Authority (**FCA**) has been looking into historical commission arrangements in the motor finance market. In many cases, lenders — including ourselves and others — paid brokers a commission for arranging a loan. In some situations, these commission payments were not clearly told to customers. Where that's the case, the FCA has said this could be considered unfair.

In August 2025, the Supreme Court confirmed that commission payments are not automatically unlawful. However, if commission arrangements were not properly disclosed, and this resulted in customer harm, a complaint may be justified.

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### Possible compensation scheme

The FCA consulted on an industry-wide consumer redress scheme (a compensation scheme) for motor finance commission issues. The consultation is now closed and the FCA is considering the feedback it received.

In its proposals, the FCA said the scheme would cover regulated motor finance agreements taken out between 6 April 2007 and 1 November 2024 where the lender paid commission to the broker (often a motor dealer). The FCA's proposals focus on cases where commission arrangements or certain commercial ties were not adequately disclosed.

### **Important note about DCAs**

AutoMoney has never entered into DCAs.

This means that brokers or dealers were never allowed to vary the interest rate you were offered in exchange for higher commission. We have always used fixed and transparent commission structures and continue to ensure our practices are aligned with FCA rules and expectations.

In a non-discretionary arrangement (**non-DCA**) (which is how we work), brokers or dealers receive a fixed commission that does not change based on the interest rate charged to you. This means brokers could not increase your interest rate in order to earn more commission.

### **Additional note on commission disclosures**

At AutoMoney, we are committed to treating customers fairly and being transparent about how our products work.

We have disclosed commission within our finance agreements for several years.

This approach reflects our ongoing commitment to clear communication and putting our customers first.

The FCA's consultation on a possible motor finance redress scheme has now closed. The FCA has said it expects to announce whether it will go ahead with a scheme by the end of March 2026. If a scheme is introduced, it would launch when the final rules are published, with consumers starting to receive compensation later in 2026.

For more information, please visit the [FCA's website](#).

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### **How much compensation could be paid?**

The FCA's latest proposals estimate that eligible consumers would receive an average of around £700 per agreement (including interest), but the amount can vary widely depending on the facts of each agreement and the commission arrangements involved. Not everyone will be owed compensation.

Under the FCA's proposals, simple interest would be added to any compensation using the annual average Bank of England base rate for each year, plus 1%, from the date of any overpayment to the date compensation is paid.

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### **What should you do next?**

If you believe your finance agreement may have involved a commission that wasn't clearly disclosed, and you think you paid too much as a result, you can make a complaint to us as set out above.

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## Updated complaint handling timelines for commission complaints

If your complaint is about commission on a motor finance agreement, the FCA has paused the normal 8-week deadline for lenders to send a final response to certain commission complaints. This pause will lift on 31 May 2026, and we may need more time to investigate complaints that fall within the paused rules.

We will keep your complaint open and progress our review, but we may not be able to issue a final response until the pause ends (unless we are able to resolve your complaint sooner).

If we do issue a final response, your time limit to refer your complaint to the Financial Ombudsman Service (**FOS**) depends on when the final response is sent. Under the FCA's current rules, if a final response is sent for a DCA complaint between 12 July 2023 and 29 January 2026, or for a non-DCA commission complaint between 21 June 2024 and 29 January 2026, you will have until the later of 29 July 2026 or 15 months from the date of the final response to refer your complaint to FOS. For final responses sent on or after 30 January 2026, the usual 6-month referral period applies.

These temporary timings were introduced by the FCA so complaints can be handled fairly and consistently while it decides whether to introduce a market-wide redress scheme. You will not lose your right to complain or to take your case to FOS because of these temporary timings.

For more information, please visit the [FCA's website](#).

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## Do you need to use a claims management company?

No — you do not need to use a CMC or solicitor to complain or to take part in the proposed compensation scheme. It's free and straightforward to complain directly to us.

Using a CMC could mean paying fees of up to 30% of any compensation you might get — even though you can do everything yourself for free.

If you've already signed up with a CMC and change your mind, you can usually cancel the agreement, but you may be charged for any work already carried out.

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## Protect yourself from scams

We've been made aware of scammers calling people pretending to be motor finance lenders, offering fake compensation. These callers may ask for personal or banking details.

At present, we are not contacting customers about any compensation.

If this changes in the future (for example, if required under an FCA scheme), we will confirm the details in writing first and provide a secure way for you to verify the contact is genuine before you share any information.

If you receive an unexpected call offering compensation right now:

1. Hang up immediately.
2. Report it to us at [complaints@automoneytrust.co.uk](mailto:complaints@automoneytrust.co.uk) or 0800 197 9090 (option 5).
3. You can also report scams to Action Fraud on 0300 123 2040.

For more advice on spotting and avoiding scams, visit the [FCA's official guide](#).

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## Help and support

If you're unsure about anything or need help making a complaint, feel free to contact us. You can also get free and impartial support from:

- [MoneyHelper](#) – for financial guidance
- [Financial Ombudsman Service](#) – if you're unhappy with how a complaint is handled

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## We're here to help

We understand this topic can be confusing, and we're committed to being transparent and supporting our customers through it. If you have any concerns or questions about your agreement with us, don't hesitate to get in touch.

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