

Complaints Publication Report

Firm name: AutoMoney Trust Limited
 Period covered in this report: 1 January 2026 – 30 June 2026
 Brands/trading names covered: AutoMoney Motor Finance
 AutoMoney Trust

Product/service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Lending (hire purchase)	273 per 1,000 loans ¹	N/A ²	1,764	950	8.0%	86.8%	4.2%	Advised/non-advised sale

¹ The complaints provision figure is influenced by a high volume of complaints concerning historic agreements. Many of these complaints relate to industry-wide motor finance commission matters and were submitted in the reporting period regardless of when the agreement was originated. As a result, the metric is not directly indicative of complaint levels relating to agreements originated during the reporting period.

² The complaints intermediation figure has been reported as 'N/A' because a substantial proportion of complaints received during the reporting period relate to agreements entered into in prior years, rather than to sales completed during the reporting period. Calculating the ratio using reporting-period sales would therefore not be a representative measure of complaint levels associated with current period sales activity.