

# Complaints Publication Report

Firm name: AutoMoney Trust Limited  
 Period covered in this report: 1 July 2025 – 31 December 2025  
 Brands/trading names covered: AutoMoney Motor Finance

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)	193 per 1,000 loans <sup>1</sup>	N/A <sup>2</sup>	1,651	1,507	11.4%	86.9%	4.2% <sup>3</sup>	Advised/non-advised sale

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The firm notes that a significant proportion of complaints received during the reporting period relate to industry-wide motor finance commission concerns. A number of these complaints were submitted using standardised or template wording and alleged the presence of discretionary commission arrangements or broker-determined pricing structures. AutoMoney Trust Limited did not operate discretionary commission arrangements and did not permit brokers to set customer interest rates. Documented commission arrangements were disclosed to customers, including reference to the existence and amount of commission. As a result, many complaints alleged features that did not form part of the firm's distribution model or contractual arrangements, which has contributed to a lower uphold rate than may be observed for some other motor finance lenders.