

Motor Finance Commission Complaints

1. Introduction

This page explains how you can complain to us if you're concerned about commission on a motor finance agreement (including Discretionary Commission Arrangements ("DCA") and other types of commission), and how current FCA rules affect the time it may take to receive our final response.

We act as a credit broker (dealer). That means:

- We introduce you to one or more lenders for motor finance;
- The lender provides the finance and owns the agreement; and
- The lender may pay us commission for arranging your finance.

This information is provided in addition to our general complaints procedure in our Regulated Services Document. If your complaint is about something else, for example, the quality of a vehicle or a complaint about our Warranty), please see the reverse of our [Regulated Services Document](#).

2. What types of complaints does this page cover?

This page is for you if:

- You used motor finance (for example hire purchase or Personal Contract Purchase (PCP)) to buy a car,
- We acted as the credit broker to facilitate the agreement between you and a lender, and
- You are concerned about commission paid by the lender to us in relation to your agreement.

This includes, for example, where you think:

- You were not told about commission or how it worked;
- The broker/dealer could vary the interest rate and earn more commission as a result (often called a Discretionary Commission Arrangement); or
- There was a high rate of commission or a special arrangement between the lender and the broker which you were not properly told about.

These types of complaints are sometimes referred to as secret or undisclosed commission complaints, DCA complaints or non-DCA commission complaints (where commission was paid but not under a Discretionary Arrangement).

3. Our role as a dealer / credit broker

We are not your lender. We introduce you to our panel of lenders, and we help you complete your application.

The FCA is currently consulting on introducing a redress scheme and if the FCA introduces an industry-wide compensation scheme for historic motor finance commission, it is expected that lenders will be responsible for assessing cases and paying any redress; and we will be

required to provide information to the lender and, where appropriate, forward complaint we receive onto the relevant lender.

We will explain clearly to you who your lender is and, if your complaint is passed to them under any FCA scheme rules, we will tell you.

4. How to complain to us?

You can complain to us for free. You do not need to use a claims management company (CMC) or a solicitor to make a complaint.

You can contact us using one of the following:

Email: icm@cargiant.co.uk
Post: FAO Compliance
Car Giant Limited
44 Hythe Road
London
NW10 6RS

Information to include:

To help us find your agreement and look into your complaint, please include:

- Your full name
- Your current address and, if different, the address when you took out the agreement
- Details of the vehicle (for example, make, model and registration number)
- The approximate date you took out the finance

If you need help to make your complaint (for example, because of a disability or health condition), please tell us and we will make reasonable adjustments.

5. What happens when you complain

5.1. Acknowledging your complaint

We acknowledge all DCA and non-DCA commission complaints in writing.

Since January 2024, the FCA introduced special rules for handling motor finance commission complaints, whereby the FCA has paused the time limits to provide final responses. As of 3rd December 2025, the FCA has extended the pause to all relevant motor finance complaints to the 31st May 2026.

Lenders will be required to respond to complaints within 8 weeks of the pause being lifted if the complaint falls outside of the scope of any redress scheme. Existing complaints that may fall within the scope of the redress scheme will be dealt with under specific rules which will set out the timeframes within which complaints must be dealt with.

If you make a complaint to us between 11 January 2024 and 31 May 2026, we will send you an acknowledgement and holding letter that:

- Confirms we have received your complaint;

- Confirms, based on our records, whether there was a DCA in place and whether any commission was paid; and
- Explains that there are temporary FCA rules which give firms extra time to send final responses to certain motor finance complaints while the FCA decides whether to implement an industry-wide compensation scheme.

5.2. Investigating your complaint

While the pause on final responses is in place, the FCA expects firms to continue to progress complaints. As such, we will:

- Log and categorise your complaint (including whether it is a DCA or non-DCA commission complaint)
- Collect and retain information about the agreement and any commission; and
- Cooperate with any lenders in providing any information about your complaint so that your complaint can be dealt with promptly once the FCA confirms whether the scheme will go ahead.

6. **Taking your complaint to the Financial Ombudsman Service (FOS)**

If you are unhappy with the final outcome, you may be able to refer your complaint to the Financial Ombudsman Service. Because of the FCA's temporary rules for motor finance complaints, the time limits to go to FOS are longer than usual for many commission complaints.

If you're sent (or have been sent) a qualifying final response to a complaint during the following periods:

- For a complaint about a DCA, between 12 July 2023 and 20 June 2024.
- For a complaint about any kind of motor finance commission (including DCAs), between 21 June 2024 and 29 January 2026.

You'll have until the later of 29 July 2026 or 15 months from the date the final response letter was sent to take your complaint to the Financial Ombudsman.

For final responses that are sent after 29 January 2026, you'll have 6 months from the date the final response letter was sent to take your complaint to the Financial Ombudsman.

If you miss the relevant deadline, the FOS may not be able to consider your complaint.

7. Where to find independent information

The FCA has published detailed information about motor finance commission complaints and its proposed compensation scheme. You can read more at <https://www.fca.org.uk/consumers/car-finance-complaints>.

This document summarises how Car Giant Limited, acting as a dealer / credit broker, handles motor finance commission complaints in line with the FCA's current rules and guidance. The FCA's rules and any redress scheme may change. We will update this document if the FCA makes changes that affect how your complaint is handled.