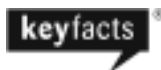




Key Facts



WHO WE ARE AND HOW TO CONTACT US

Reclaim My Money Limited is a Claims Management Company registered in England & Wales, company number 12838621, registered office: 85 Gresham Street, London EC2V 7NQ. Reclaim My Money Limited is Authorised and regulated by the Financial Conduct Authority in respect of regulated Claims Management Activity FRN: 934965. These details can be confirmed by visiting the Financial Services Register, www.fca.org.uk/register. You can write to us at 85 Gresham Street, London EC2V 7NQ or you can call us on +44 (0) 203 337 2888 or email to enquiries@reclaimmymoney.co.uk.

WHAT IS A CAR FINANCE CLAIM?

If you have taken out a car finance agreement since 2007, it could have been mis-sold. Some dealers failed to provide explanations of finance fees, interest rates and terms to customers. Many lenders encouraged brokers and car dealers to charge higher interest rates to earn higher commissions for themselves which led to a direct connection between interest charged and commission received. The FCA found many sellers did not disclose they were receiving commission or that commission was linked to the level of interest charged. In addition, sellers often offered customers a finance product that was unaffordable based on their personal circumstances. If you were mis-sold then you may be able to make a claim.

WHAT WE NEED FROM YOU

Customers should provide all relevant information as requested by us. It is expected that customers will complete paperwork, co-operate with us at all times during the claim process and not mislead us in any way. We will request your personal information, for example, passport, driving licence and proof of address.

HOW WE KEEP YOU UPDATED

We will provide you with regular updates by phone, post, email and SMS regarding the progress of your claim. Updates will be provided within 6 months by way of telephone, email, whatsapp or text.

WHAT HAPPENS IF WE FIND THAT YOUR CAR FINANCE MAY HAVE BEEN MIS-SOLD?

We will investigate your credit agreements for excessive commissions that were charged without your knowledge. If we find it was mis-sold or unfair we will write a letter of complaint to your lender who will consider your complaint and will respond either upholding the complaint and offering compensation or defending it and explaining why they think it is not valid. If the claim is unsuccessful, with your consent, we will submit your claim to the Financial Ombudsman who can make the final decision.

Band	Compensation received from Lender		Our Fee % (Including VAT)	Max total fee payable (Including VAT)
	Lower (£)	Upper (£)		
1	£1	£1,499	36%	£504
2	£1,500	£9,999	33.6%	£3,000
3	£10,000	£24,999	30%	£6,000
4	£25,000	£49,999	24%	£9,000
5	£50,000	N/A	18%	£12,000

OUR FEES

- The payable figure is before any offset of outstanding debts.
- The fee illustration is not an estimate of how much money we will recover for our client, and our fee could be more/less of the fee illustration. We will charge you between 15%+VAT (18% in total) and 30%+VAT (36% in total) of the total value of each successful claim. The fee will be based on the amount of compensation you receive. See above the table of charges.

The table above is provided for illustration purposes only. It is not an estimate of the amount we are likely to recover. The fee payable will be a percentage of the total amount recovered, it could be more or less than the amounts shown. If you receive compensation of £1,000 our fee will be £360 including VAT. If you receive compensation of £3,000 our fee will be £1,008 including VAT. If you receive compensation of £10,000 our fee will be £3,000 including VAT. If you receive compensation of £25,000 our fee will be £6,000 including VAT. If you receive compensation of £50,000 our fee will be £9,000 including VAT.

YOUR RIGHT TO CANCEL

You can cancel your agreement within 14 days of a claim being submitted without giving a reason and without incurring a fee unless Reclaim My Money receives an offer of compensation from the respondent within this period – in this case then our fee would be due. You have the right to terminate this Agreement and there will be no fees payable if you cancel after 14 days from the date of signing unless you receive a refund. You can communicate cancellation of the agreement by post, telephone or email using the contact details above. After 14 days you can terminate your agreement by post, telephone or email. If you have received an offer from the lender by the date you terminate your agreement then our full fee, as displayed above, will be due.

COMPLAINTS PROCEDURE

If you have a complaint you can contact us by writing to Reclaim My Money Limited, 85 Gresham Street, London EC2V 7NQ, by phoning us on +44 (0) 203 337 2888 or by emailing to compliance@reclaimmymoney.co.uk. Full details of our complaints handling procedure can be viewed on [our website](#).

ALTERNATIVE WAYS TO CLAIM

You don't have to use Reclaim My Money or any other claims management company to make a car finance claim. You can make a claim for free either direct to your lender or to the Financial Ombudsman Service.

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Reclaim My Money is a claims management company. You can do the claim yourself directly to the finance company for no charge. You can also approach the Financial Ombudsman Service and Financial Services Compensation Scheme for free if you wish for them to review your case, providing you have approached the finance company first, and it falls within their remit.