

## Customer Declaration

**This declaration must be read and signed before a claim can commence on your behalf.**

You are reminded that you are not required to use a claims management company, such as Claim-Smart Limited (“**Claim-Smart**”), to pursue your compensation claim against a third party for mis-sold car finance.

You can present this claim for free by contacting your lender/provider. If your complaint to your lender/provider is unsuccessful, you can refer it to the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) yourself for free. Alternatively, you could instruct another claims management company or a firm of solicitors to act on your behalf.

I am aware that the Financial Conduct Authority has allowed a pause for car finance firms to respond to certain complaints until December 2025. I understand that this means that I may not get a full response to my complaint until 2026, and that the FCA intends to introduce a statutory redress scheme. I am happy for Claim-Smart to pursue my claim for me, regardless of any imposed redress scheme.

<https://www.fca.org.uk/consumers/car-finance-complaints>

I acknowledge that I could pursue a claim on my own for free; however, I have chosen to instruct Claim-Smart to act on my behalf. I confirm that my decision is based on at least one of the following reasons: I want a claims expert to handle my claim, I do not have the time to pursue it myself, or I do not trust the finance provider to treat my claim fairly.

**I understand Claim-Smart will deduct a fee if my claim is successful.**

Client Name:

Signature:

Date: