

Frequently Asked Questions relating to Discretionary Commission Arrangements (DCA)

What investigation are the Financial Conduct Authority (FCA) undertaking?

The Financial Conduct Authority is reviewing historical car finance agreements focussing on Discretionary Commission Arrangements. Whilst these investigations are ongoing, the FCA announced a 37 week pause on the requirement for firms to respond to Finance complaints within an 8 week window. This pause will allow firms to take into account the outcome of this investigation in their responses. This pause has subsequently been extended to **4th December 2025**.

What is a discretionary commission arrangement?

A discretionary commission arrangement (DCA) is where a lender allowed a dealer or broker to select the interest rate charged to the customer and where the commission paid was linked to the interest rate charged. The FCA banned discretionary commission arrangements (DCA's) on 28th January 2021.

Does it matter when I took out my agreement

Yes. If your agreement was taken out before April 2007, or after 27th January 2021, the FCA have confirmed that your agreement will not be within the scope of their investigation. DCA's were banned on 28th January 2021 and therefore no finance agreement after this date involved a DCA.

Can you provide me with a copy of my finance agreement?

Group 1 does not retain full copies of finance agreements on record. In the first instance you should contact your lender to assist you with this. Please see a [list of lenders](#) we work with, with contact details.

How do I find details of what commission model related to my finance agreement?

Please contact your Lender directly who will be able to supply you with this information.

How do I know if you were paid commission for arranging my finance?

Please contact your Lender directly who will be able to supply you with this information. Please see a [list of lenders](#) we work with, with contact details.

Aren't you, my Lender?

No, dealerships within Group 1 Automotive are a credit intermediary, not a lender. Please see a [list of lenders](#) we work with, with contact details.

How do I make a DCA complaint?

If you wish to make a **DCA** complaint these should be submitted to your lender. Please see a [list of lenders](#) we work with, with contact details. Your lender will be able to advise you on 'next steps'. As there is currently a pause on responses, you are unlikely to receive a final response until the FCAs investigation has been concluded.

Should I use one of the Complaints Management Companies who are advertising help to make a claim?

Complaints Management Companies (CMCs) are firms set up to make money from your complaint, typically as a large proportion of any redress amount that might become due to you. You can easily complain directly to the relevant lender who have provided simple forms for registering these complaints. Details of which can be found [here](#). In this event, if a redress / refund amount is due to you, you will receive the full amount.