

Discretionary Commission Arrangement & FAQs.

The FCA consultation in relation to a redress scheme for eligible motor finance commission complaints, concluded on 30 March and the FCA has confirmed that a redress scheme has been put into place. Please see below to for their published outcome.

[PS26/3: Motor finance consumer redress scheme](#)

What is a Discretionary Commission Arrangement (DCA)?

A DCA is where a lender allowed a Dealer or Broker to select the interest rate charged to the customer, and the commission paid was linked to the interest rate charged. The FCA banned DCA's on 28 January 2021.

How do I log a complaint about DCA?

The FCA have given clear instruction that the redress scheme is to be led by the lenders. Therefore, all complaints regarding DCA should be directed to your lender.

[Car finance list of lenders | FCA](#)

Are Group 1 Auto my lender?

Group 1 Automotive are a credit broker, not a direct lender.

Who is my lender?

If you are unsure who you financed your vehicle with, Equifax has set up a tool to support you with this. Please see below link.

[Car Finance Checker | Equifax UK](#)

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

If you would like to know if we were paid commission for arranging your finance, please contact your lender, who will be able to advise further

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

Your lender will be able to provide you with your full, signed credit agreement.

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.