

More Drivers Turn to Reclaim247 as PCP Claims Spark New Wave of Consumer Action

Reclaim247 has helped over 500,000 drivers smoothly review car finance claims, especially mis-sold PCP agreements.

UNITED KINGDOM, October 17, 2025 /EINPresswire.com/ -- With over 500,000 people already checked, Reclaim247 is helping drivers revisit car finance claims with ease and clarity, especially when it comes to mis-sold PCP agreements.

As awareness of [mis-sold car finance](#) continues to grow, a rising number of drivers are choosing to review old agreements. Many are now turning to Reclaim247, widely regarded as one of the [best PCP claims management companies](#) in the UK, to check whether they were overcharged or misled by lenders and brokers.

From balloon payments that were never properly explained to commission structures that drove up interest rates, the issues at the centre of many car finance claims are finally being brought to light. Reclaim247's easy-to-use platform is helping everyday people understand their options, even if the agreement was signed years ago or the paperwork is long gone.

"We hear from people every day who trusted the process at the time, only to realise later that key details were never made clear," said Andrew Franks, Co-Founder of Reclaim247. "[PCP claims](#) are becoming more common because drivers now have access to the facts they never had before."

Understanding the Root of PCP Claims

Personal Contract Purchase (PCP) agreements have long been a popular way to finance cars in the UK. But behind many of these deals were arrangements that may not have been transparent. According to the Financial Conduct Authority, three main types of mis-selling may have affected millions of agreements:

Discretionary Commission Arrangements: where a broker could raise your interest rate to earn more commission

Unfairly High Commission: where the commission was disproportionately high relative to the loan

Contractually Tied Arrangements: where brokers offered only one lender's product while appearing to compare deals

All three practices now fall under the scope of mis-sold car finance and may give rise to

compensation through valid car finance claims or PCP claims.

Helping Drivers Start Without the Stress

Reclaim247 has removed many of the typical hurdles that prevent people from taking action. You do not need to remember who financed your vehicle or dig through years of documents. A free eligibility check takes under a minute and only requires your name, address and date of birth.

If a valid claim is identified, customers are supported by a regulated legal partner who handles the process from beginning to end. Reclaim247's secure portal also makes it easy to:

Track the progress of your claim

Upload any supporting documents

Communicate directly with your case handler

The service is free to begin, and operates on a no win, no fee basis. That means customers only pay a success fee if compensation is successfully recovered.

A Clear Path for Consumers

Reclaim247 is committed to making car finance claims straightforward and accessible. Whether you are checking a standard finance deal or questioning a PCP agreement that never quite made sense, this is your opportunity to find out where you stand.

Start your free eligibility check at www.Reclaim247.co.uk. It only takes a minute, and no documents are required.

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About Reclaim247

Reclaim247 is a multi-award-nominated UK claims management company, recognised for its simple and transparent approach to car finance claims and PCP claims. The company has helped over 500,000 drivers investigate mis-sold car finance, using a secure platform that requires no paperwork or lender details. Reclaim247 operates on a no win, no fee basis and is widely regarded as one of the best PCP claims management companies for UK drivers seeking clarity and compensation.

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