



Reclaim247 Shines a Light on the Small Signs of Mis-Sold Car Finance

Reclaim247 has helped over 500,000 UK drivers uncover hidden PCP and car finance claims in old vehicle agreements.

UNITED KINGDOM, October 30, 2025 /EINPresswire.com/ -- With over 500,000 claimants represented, Reclaim247 is helping UK drivers uncover potential PCP claims and car finance claims hidden in the fine print of old vehicle agreements.

Reclaim247, widely recognised as one of the [best mis sold car finance claims companies](#) in the UK, is helping drivers understand what really happened with their agreements. Whether it was a hire purchase or a PCP deal, many people are now discovering that what they were told at the time did not match the reality of what they paid.

While many motorists once accepted high interest rates or vague final charges without question, these small signs are now being seen for what they are: red flags that something may have been unfair.

"People often tell us something didn't feel right, but they were told it was normal," said Andrew Franks, Co-Founder of Reclaim247. "Now we're helping them take another look, without needing paperwork or stress."

The Growing Wave of PCP Claims

A large share of current enquiries relates to PCP claims, which involve Personal Contract Purchase agreements. These were often sold on the promise of lower monthly payments but included hidden costs that were not properly explained.

The FCA has identified several unfair practices that may form the basis of car finance claims, including:

Discretionary Commission Arrangements, where a broker could raise interest rates to boost their own commission

Unfairly High Commission, where the broker's fee was excessive in relation to the loan

Contractually Tied Arrangements, where drivers thought they were being shown different lender options but were actually given just one

Each of these is now recognised as a possible sign of mis-sold car finance, and drivers affected by them may be eligible for a claim.

No Documents? No Problem

One reason many people delay looking into old finance agreements is the assumption that they need contracts or lender names. Reclaim247 removes that barrier. Drivers only need to provide their name, address and date of birth. The platform can search records going back to 2007, even if the vehicle has been sold or the lender no longer exists.

If the system identifies a potential claim, the customer is partnered with a regulated legal expert who will act as their case handler throughout the process. Through a secure portal, users can:

Track their claim

Upload any documents they still have

Speak directly with their legal partner

Free to Start, With Full Support Along the Way

The Reclaim247 process is completely free to begin. There is no obligation to move forward, and a success fee is only applied if compensation is successfully recovered.

Whether it's a general [car finance claim](#) or a [PCP claim](#), the goal is to make compensation for mis-sold car finance accessible, stress-free and transparent.

Take the First Step Today

If you financed a vehicle between 6 April 2007 and 1 November 2024 and something about the deal never felt clear, Reclaim247 can help you understand what happened. A quick, free check could reveal whether you are eligible to claim.

Start today at www.Reclaim247.co.uk. It takes less than a minute and no paperwork is needed.

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About Reclaim247

Reclaim247 is a multi-award-nominated UK-based claims management company specialising in car finance claims, PCP claims, and support for people affected by mis-sold car finance. With more than 500,000 checks completed, Reclaim247 helps drivers assess their eligibility using only their name, address, and date of birth with no paperwork required. Each case is handled by a regulated legal partner under a no win, no fee model. The company is committed to making compensation simple, transparent, and accessible to all.

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