



More UK Drivers Are Now Questioning Their Car Finance Agreements

With over 500,000 claimants represented, Reclaim247 is helping drivers revisit old vehicle finance deals and uncover PCP claims linked to mis-sold car finance.

UNITED KINGDOM, November 7, 2025 /EINPresswire.com/ -- Across the country, more drivers are starting to look back at the finance agreements they once accepted without much thought. For many, what seemed like a standard monthly payment plan now raises questions. Was the interest rate too high? Was the balloon payment ever properly explained? Were there hidden fees or broker commissions they never knew about?

Reclaim247, recognised by many as one of the [best PCP claims management companies](#) in the UK, is helping people find the answers. The company has already supported over half a million drivers in checking if their car finance deal was fair, or if they may have been affected by [mis-sold car finance](#). The process takes less than a minute and requires no paperwork.

"We hear from people who say they always felt something wasn't quite right about the deal, but didn't know they could question it," said Andrew Franks, Co-Founder of Reclaim247. "That's why we built a simple tool that helps people start the process without needing to dig through old files or remember who the lender was."

Why PCP Claims Are Gaining Momentum in 2025

Many of today's [car finance claims](#) stem from Personal Contract Purchase (PCP) agreements. These are the deals that often included confusing end-of-term costs, interest rates that were never clearly explained, and commission arrangements that drivers knew nothing about at the time.

The Financial Conduct Authority (FCA) has highlighted several unfair practices in its ongoing redress consultation, including:

Discretionary Commission Arrangements, where brokers could raise the customer's interest rate to increase their own commission

Unfairly High Commission, where the amount paid to the broker was excessive for the size of the loan

Contractually Tied Arrangements, where a broker claimed to shop around, but actually only offered one finance option

If your car was financed under one of these setups, you might have grounds for a PCP claim or another type of car finance claim.

No Paperwork? No Problem.

One of the biggest worries drivers have is whether they need to remember who financed the vehicle or find old contracts. With Reclaim247, that's not necessary. The only details needed to start are your name, address and date of birth. The platform can trace finance agreements dating back to 2007, even if the car has long since been sold.

If a claim is identified, you're paired with a regulated legal partner who will handle your case from start to finish. And through the secure online portal, you can:

Track the status of your claim

Upload documents if you have them

Chat directly with your case handler

No Win, No Fee. No Pressure.

Reclaim247's process is free to start and there's no obligation to continue. A success fee is only applied if compensation is recovered. That means you can explore your options with confidence and without any upfront costs.

"This isn't just about money, it's about transparency," said Franks. "People deserve to know whether they were treated fairly, and we're here to help them find out."

Start Your Free Check Today

If you financed a car between 6 April 2007 and 1 November 2024, and something about the deal didn't feel right, now is a good time to take a second look. Whether it was a PCP agreement or another type of finance, Reclaim247 can help uncover whether you were affected by mis-sold car finance.

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

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About Reclaim247

Reclaim247 is a multi-award-nominated UK-based claims management company specialising in car finance claims and PCP claims related to mis-sold car finance. With over 500,000 drivers represented, the company helps consumers understand their rights and check eligibility using just their name, address and date of birth. Reclaim247 operates on a no win, no fee model and is committed to providing clear, transparent, and personal support throughout the claims process.

Andrew Franks

Reclaim247

+44 333 006 8282

[email us here](#)

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