

Reclaim247 Makes It Easy to Check Old Car Finance Deals Without Digging Out Paperwork

Reclaim247 has helped over 500,000 claimants discover if their past agreements might lead to car finance or PCP claims, even without lender details.

HULME, GREATER MANCHESTER, UNITED KINGDOM, November 14, 2025 /EINPresswire.com/ -- With more than 500,000 claimants represented, Reclaim247 is helping drivers find out whether their past agreements could lead to car finance claims or [PCP claims](#), even without lender details.

Drivers across the UK are beginning to look more closely at how their old car finance deals were sold. For many, it starts with a simple question: "Could I have been mis-sold my car finance?" Reclaim247 is helping answer that question by removing one of the biggest barriers to action – paperwork.

Many people assume they need contracts, car registration numbers or lender information to even begin. But Reclaim247's platform allows drivers to start a free eligibility check using only their name, address and date of birth. That means even if the agreement is a decade old, and the paperwork is long gone, they can still investigate whether they were affected by [mis-sold car finance](#).

"Most of our customers are surprised to learn how easy it is to check. No documents, no stress. We've made the process feel simple because it should be," said Andrew Franks, Co-Founder of Reclaim247.

Why Now Is the Right Time to Revisit Car Finance Deals

Recent regulatory developments have shed light on unfair lending practices in the motor finance industry. The Financial Conduct Authority (FCA) is consulting on a redress scheme that may affect millions of drivers whose finance deals included hidden broker commissions, interest rate manipulation, or confusing final payments.

If any of these applied, it may be grounds for a [car finance claim](#).

The FCA highlights three major forms of mis-sold car finance:

Discretionary Commission Arrangements, where a broker increased your interest rate to earn more commission

Unfairly High Commission, where commissions were excessive in proportion to the size of the loan

Contractually Tied Arrangements, where a broker gave the impression of comparing lenders but actually only offered one option

PCP Claims Are a Big Part of the Picture

A significant number of recent checks relate to PCP claims, where drivers entered Personal Contract Purchase agreements without fully understanding the deal. Many were not told how balloon payments worked, or that the interest rate was adjusted to benefit the broker. Others assumed they were getting a competitive rate, when in reality they were only offered one option. These small details, which seemed insignificant at the time, now point to possible mis-selling.

What Reclaim247 Customers Can Expect

Drivers who qualify are partnered with a regulated legal professional who also acts as their dedicated case handler. They gain access to a secure digital portal where they can:

- Track progress of their claim

- Upload supporting documents (if any are found)

- Speak directly with their legal representative

The service is free to start and there's no obligation to continue. It operates on a no win, no fee basis, meaning a success fee only applies if compensation is recovered.

"We built Reclaim247 for people who want answers but don't know where to start. Whether it's a PCP claim or a general finance issue, we can help them take that first step," added Franks.

Start Your Free Check Today

If you financed a vehicle between 6 April 2007 and 1 November 2024 and something about the agreement felt unclear, you may be eligible to claim. Whether it involved a PCP agreement or another finance deal, Reclaim247 makes it easy to find out where you stand.

Visit www.Reclaim247.co.uk and start your free eligibility check in less than a minute. No paperwork needed.

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About Reclaim247

Reclaim247 is a multi-award-nominated UK-based claims management company specialising in car finance claims. From hidden commissions to poorly explained payment structures, the firm helps drivers across the country understand if they were affected by mis-sold car finance. The service includes free eligibility checks, personalised legal support and a commitment to fairness at every step.

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