



# Reclaim247 Helps Identify Every Eligible Agreement Across All Past Vehicles

UNITED KINGDOM, December 5, 2025 /EINPresswire.com/ -- Reclaim247 is helping UK drivers take a fresh look at every car finance agreement they have ever signed. Recognised as one of the best [PCP claims](#) companies in the country, the service makes it easy to check for [mis-sold car finance](#) and uncover any valid [car finance claims](#), even across multiple vehicles and older agreements.

Many UK drivers change cars every few years. It is a normal part of life for people who want reliable transport, newer models or better deals. But with growing awareness of mis-sold car finance, drivers are starting to ask a new question. Could more than one of those past finance deals have been unfair?

Reclaim247 is helping answer that question with a system that does more than look at one agreement at a time. The service checks across all car finance agreements linked to the customer's name, using just basic details. Drivers do not need to remember the name of the lender or find old paperwork.

"It is common for people to have financed three or four cars in the last decade," said Andrew Franks, Co-Founder of Reclaim247. "They might remember one deal that felt unclear but forget about the rest. That is why our tool looks across everything, not just the most recent agreement."

## Making Every Car Finance Claim Easier to Find

With only a name, address and date of birth, Reclaim247's checker searches for all eligible agreements a driver may have signed. If it finds signs of mis-selling, the customer is connected with a regulated legal partner who can handle the rest of the process.

There is no cost to start and no pressure to continue. A fee is only charged if compensation is successfully recovered.

## What Qualifies as Mis-Sold Car Finance?

According to the Financial Conduct Authority (FCA), millions of car finance agreements made between April 2007 and November 2024 could include unfair terms. These often involve:

Discretionary Commission Arrangements - Brokers raised the customer's interest rate in order to increase their own commission, without explaining this to the customer.

Unfairly High Commission - The commission paid to the broker was much higher than expected, based on the size of the loan.

Contractually Tied Arrangements - The driver was shown one product but led to believe they

were being offered a full comparison of finance options.

If any of these applied to one or more vehicles, the customer may be eligible to bring a car finance claim or a PCP claim, even if the car was sold long ago.

### Why PCP Claims Are Often Missed

PCP claims are common because the monthly payments are lower and often seen as more affordable. But these agreements can come with balloon payments, hidden charges or end-of-term fees that are not explained clearly.

Many drivers only realise something was wrong when the deal ends and they are faced with costs they did not expect.

"We hear from people who thought everything was fine until the final payment arrived or they tried to return the car," said Franks. "When that happens, they often start to question what they signed and whether the terms were fair."

### One Search, Every Agreement

Most drivers assume they only need to check their latest agreement. But if they have financed several vehicles over the years, they may have multiple eligible claims. Reclaim247's checker reviews every known agreement, helping customers avoid leaving money behind.

### One of the Best PCP Claims Companies in the UK

Reclaim247 has built its reputation by keeping things clear, simple and genuinely supportive for the people it helps. Many drivers say they chose the service because it feels straightforward and easy to understand, even if they have never made a claim before. With a no win no fee model and an eligibility check that only takes a few minutes, Reclaim247 gives drivers the confidence to explore PCP claims and car finance claims without any pressure or upfront cost.

### Not Sure What You Agreed To? Let Reclaim247 Check For You

If you financed any vehicle between April 2007 and November 2024, Reclaim247 can help you check whether your agreement was fair. Even if the car has been sold or the paperwork is gone, you may still be eligible for a car finance claim or PCP claim.

Start your free eligibility check today at [www.Reclaim247.co.uk](https://www.Reclaim247.co.uk). No documents are required and it only takes a minute.

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### About Reclaim247

Reclaim247 is a leading and multi-award nominated UK claims management service helping drivers understand if they've been affected by mis-sold car finance. With a focus on PCP claims and car finance claims, the company offers a quick, document-free eligibility checker and a transparent no win no fee model. Reclaim247 works alongside regulated legal professionals to guide customers through the process, ensuring support is accessible, simple and risk-free. The service has helped hundreds of thousands of drivers take a second look at deals and uncover whether they may be entitled to compensation.

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