

# Reclaim247 Supports Drivers Looking for Clarity on Mis-Sold Car Finance

*Reclaim247 helps UK drivers check for mis-sold car finance claims via a quick eligibility tool—no documents needed.*

UNITED KINGDOM, December 12, 2025 /EINPresswire.com/ -- Reclaim247 is giving UK drivers a fresh reason to revisit old car finance agreements. As one of the [best PCP claims management companies](#) in the country, the service is seeing more and more people asking whether their old car finance deals were truly fair.

Many drivers accepted finance terms that felt simple at the time. They were told what their monthly payments would be, trusted that everything was in order, and never gave it a second thought. But now, years later, some are discovering that their final cost was much higher than expected. Some remember vague conversations about balloon payments or interest rates.

Others say they were never shown other lender options.

These small doubts are now becoming a catalyst for change. With Reclaim247, drivers can quickly check whether they may be eligible for a [car finance claim](#) or [PCP claim](#) using only their name, address and date of birth. There is no need to find paperwork or contact the original lender.

“Many of our customers felt confident when they signed their finance deal,” said Andrew Franks, Co-Founder of Reclaim247. “But when they looked at what they paid in total, that confidence faded. They started to question what they were told and realised it might be worth checking if something was missing.”

## What Qualifies as Mis-Sold Car Finance?

The Financial Conduct Authority (FCA) has identified several practices that may have made finance deals unfair. If these occurred in agreements made between April 2007 and November 2024, drivers may be eligible for compensation:

### Discretionary Commission Arrangements

Some brokers increased the customer’s interest rate to earn a higher commission, without explaining this at the time.

### Unfairly High Commission

In many cases, brokers received commissions that were far too high when compared with the size of the loan.

### Contractually Tied Arrangements

Drivers were led to believe they were being shown a range of lender options, when only one was actually available.

Any of these issues could form the basis of a mis-sold car finance claim or a PCP claim.

### Why Drivers Are Just Now Asking Questions

PCP claims are especially common, because these agreements often included large balloon payments or unclear terms. Drivers typically accepted low monthly payments without realising the full implications. For many, it was only when the deal ended or the final charge arrived that they began to question how it was all structured.

“We hear from drivers who say they never knew how their interest rate was set or that their broker was earning commission,” said Franks. “When that final payment lands, they realise they might not have had the full story from the start.”

### A Process Built to Make Things Easy

Reclaim247's process was designed for everyday drivers, not legal experts. The eligibility check takes less than a minute and requires only basic information. There is no need to remember your finance provider or find your original contract.

If the system suggests you may have a valid car finance claim, Reclaim247 connects you with a regulated legal partner. There is no obligation to continue, and no payment is required unless compensation is successfully recovered.

### Even If It Felt Fair at the Time, It's Still Worth Checking

If you financed a vehicle between April 2007 and November 2024, and something about the agreement now feels unclear, it is worth taking another look. Whether you used a PCP agreement or a standard hire purchase deal, Reclaim247 can help you find out if you were affected by mis-sold car finance.

Start your free eligibility check at [www.Reclaim247.co.uk](http://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-based claims management service specialising in mis-sold car finance, car finance claims and PCP claims. The company has supported more than 500,000 drivers by offering fast eligibility checks, simple guidance and access to regulated legal partners. Reclaim247 operates on a no win, no fee basis and is committed to helping customers understand their rights through a clear, supportive and transparent process.

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