

Frequently Asked Questions relating to Finance Commission

I want to make a complaint over the commission arrangement – how do I do this?

If you have a complaint about finance commission, you should send it directly to your Lender. Most Lenders now have dedicated web pages and online forms to support with commission-related enquiries and complaints. You can find their contact details [here](#). Once your complaint has been submitted, your Lender will advise you on the next steps. In line with the current temporary pause of complaints relating to finance commission, it is unlikely that they will provide a final response until after the temporary pause ends on 4th December 2025. Please note that this deadline may be extended in line with the FCA's redress scheme consultation.

Are you, my Lender/who is my Lender?

No, dealerships within Lookers Motor Group Limited are a credit intermediary, not a Lender. Please see a list [here](#) of Lenders we work with if you require contact details for the Lender that funded your finance agreement. If you are unsure who your Lender is, you may wish to review your bank statements from that period. If your agreement was active in the last 6 years, you can also review your credit file which may list your provider. Find out how to access your credit file for free from [Credit | ICO](#). Additionally, you can raise a request for any data that we may hold about you, by contacting us on gdprhelp@lookers.co.uk. For your information, under our group data retention policy, we generally only retain sale documentation from 7 years from point of sale.

What should I do if I cannot remember all of my details e.g my registration number?

If you would like to raise a request for any data that we may hold about you, please contact us at gdprhelp@lookers.co.uk. For your information, under our group data retention policy, we generally only retain sale documentation from 7 years from point of sale. You can also contact your Lender – you can find their contact details [here](#). If you are unsure who your Lender is, you can raise a request for any data that we may hold about you, by contacting us on gdprhelp@lookers.co.uk. Alternatively, you may wish to review your bank statements from that period. If your agreement was active in the last 6 years, you can also review your credit file which may list your provider. Find out how to access your credit file for free from [Credit | ICO](#).

Can you provide me with a copy of my finance agreement details?

If you have a question about your finance agreement or commission, you should contact your Lender directly in the first instance, as they are best placed to support you with a query of this nature - you can find their contact details [here](#). If you are unsure who your Lender is, you can raise a request for any data that we may hold about you, by contacting us on gdprhelp@lookers.co.uk. For your information, under our group data retention policy, we generally only retain sale documentation from 7 years from point of sale. Alternatively, you may wish to review your bank statements from that period. If your agreement was active in the last 6 years, you can also review your credit file which may list your provider. Find out how to access your credit file for free from [Credit | ICO](#).

Can you provide me with a copy of my finance agreement?

Lookers Motor Group Limited generally does not hold full copies of finance agreements. If you would like to obtain a copy of your finance agreement, you can contact your Lender directly. You can find their contact details [here](#). If you are unsure who your Lender is, you can raise a request for any data that we may hold about you, by contacting us on gdprhelp@lookers.co.uk. For your information, under our group data retention policy, we generally only retain sale documentation from 7 years from point of sale. Alternatively, you may wish to review your bank statements from that period. If your agreement was active in the last 6 years, you can also review your credit file which may list your provider. Find out how to access your credit file for free from [Credit | ICO](#).

How do I find details of what commission model related to my finance agreement?

Your Lender should be able to assist you with this query - most Lenders now have dedicated web pages and online forms to support with commission-related enquiries and complaints. You can find their contact details [here](#). If you are unsure who your Lender is, you can raise a request for any data that we may hold about you, by contacting us on gdprhelp@lookers.co.uk. For your information, under our group data retention policy, we generally only retain sale documentation from 7 years from point of sale. Alternatively, you may wish to review your bank statements from that period. If your agreement was active in the last 6 years, you can also review your credit file which may list your provider. Find out how to access your credit file for free from [Credit | ICO](#).

How do I know if you were paid commission for arranging my finance?

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What investigation are the Financial Conduct Authority (FCA) undertaking?

On 11th January 2024, the Financial Conduct Authority (FCA) announced a review into historic motor finance discretionary commission arrangements (DCAs) – where Lenders allowed brokers or dealers to set interest rates, and commissions were linked to those rates.

Whilst the review is ongoing, the FCA announced a 37 week ‘pause’ on the requirement for firms to respond to such complaints within 8 weeks. On 24th September 2024, due to the complexity of the review, the FCA extended the pause until 4th December 2025.

On 19th December 2024, the FCA announced that the pause would apply to all motor finance commission complaints, including both DCA and non-DCA commission models. This followed a Court of Appeal Judgement on 25th October 2024 relating to finance commission. This pause remains in place until 4th December 2025. The Court of Appeal judgement was appealed to the Supreme Court. On 1st August 2025, the Supreme Court issued its ruling on the appeal, you can read more about the Supreme Courts decision [here](#).

Following this, the FCA announced that it will introduce an industry wide redress scheme for consumers who may have been impacted due to historic commission arrangements. The FCA has stated that it will publish a formal consultation on the redress scheme by early October 2025, with the scheme expected to

be finalised in time for consumers to begin receiving compensation from 2026. You can find more information and further updates on the FCA website [here](#)

What is a discretionary commission arrangement (DCA)?

A DCA is where a Lender allowed the dealer or broker to set the interest rate applied to a customer's finance agreement and where the commission paid was linked to this interest. The FCA banned discretionary commission arrangements on 28th January 2021. Many finance agreements arranged prior to this date were also based on non-DCA models.

What is a non-discretionary commission arrangement (Non-DCA/Fixed)?

A non-DCA, also known as a fixed commission arrangement, is where the interest rate is set by the Lender and the commission paid is not linked to that rate. All commission models since 28th January 2021 have been non-DCA/fixed.

Does the review apply to my agreement?

If your finance agreement was taken out before April 2007, or after 27th January 2021, it will not be included in the scope of the FCA's review into DCA commission arrangements. The FCA banned DCA arrangements on 28th January 2021 - any agreements after this date were arranged on a fixed commission basis.