

Car Finance / PCP Compensation



Average Claim Almost
£6,000 Per Vehicle



Up To 95% Mis-Sold
With Hidden Commission



No Win, No Fee
Compensation



30 Second Form To
Start Your Claim

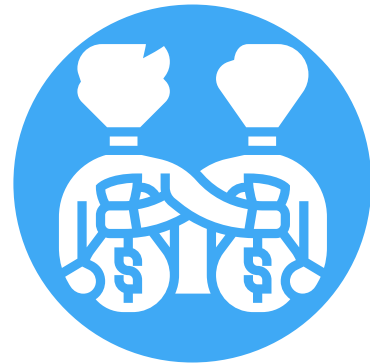


As one car dealer openly admits in a recent article:
"frankly, we were getting away with murder. We weren't treating customers fairly and were, in effect, charging them to earn us money."



SortMyCash

The Car Finance Scandal



Hidden / Secret Commission

The FCA estimate that 95% of finance models have commission within. If you were not made aware of this then the commission is secret and therefore mis-sold.



Manipulating Interest Rates

Within 42% of finance models it was found that dealers could increase your interest rate, for no other reason than to charge more and get them a higher commission.



How Much Can I Recover Back

We anticipate that the average claim per vehicle is likely to be **almost £6,000**. This includes the commission that has been paid, the interest paid and any other fees paid.



How Far Can I Go Back

We are taking claims from as far back as April 2008. So if you have bought any vehicle between then and 2020, we will look to make a claim on your behalf.



No Win, No Fee Claim

The service is strictly No Win, No Fee and unlike many competitors, the costs when you win the claim aren't exorbitant. For successful claims the fee is 30% + VAT.



Multiple Vehicles & Paperwork

If you have purchased multiple vehicles on PCP, HP or a Car Loan since 2008 we will be able to claim for all of them. We can also help with lost paperwork / details.



Why Use An Expert

You are free to pursue a claim yourself and can do so. However, we recommend using an expert as this is such a new area unlike PPI, which had been set fully in law.

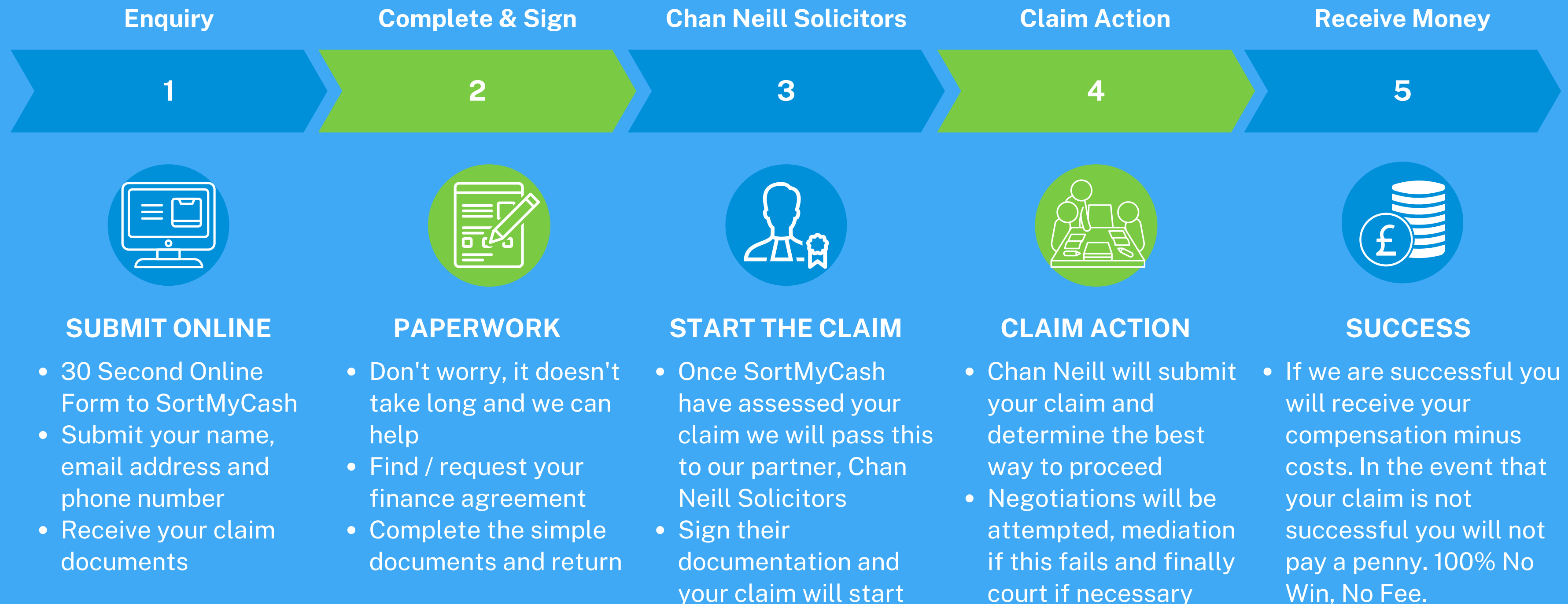


Start Now & Recommend Friends

It is important to get your claim in as early as possible. To start your claim, click on the link below and please recommend to friends so that we can help them too.

Start Here - www.SortMyCash.co.uk/save/car-finance-claims

Our Simple Car Finance / PCP Claim Process



Start Your Claim Now - www.SortMyCash.co.uk/save/car-finance-claims

Further Details

Industrial Scale Rip Off

SortMyCash are here to help and protect consumers. The FCA have recently uncovered a scandal that stretches back well over a decade where car buyers both new and old have been ripped off when purchasing with PCP (Personal Contract Purchase), HP (Hire Purchase) or with a dealer arranged loan. Up to 95% of these financing have commission within and if you weren't told about this commission and how much commission they were making then this has been mis-sold. The FCA investigation found that an estimated 560,000 were paying over 50% more on car finance than they should have been. This rip off has been for new and used cars, vans, caravans and any other financed vehicles.

Bribe and Special Form of Fraud

On two Court of Appeal mortgage cases in similar circumstances of hidden commission, the Court determined that when commission is hidden from the buyer by the broker this should be treated as a type of bribe and in-turn a special form of fraud. With this, the Court found that the buyer could choose the remedy of putting the contract into rescission. Essentially this means that each party will be put into the position that they were before the contract was made. So whilst the actual loan will still need to be repaid and the vehicle will still be yours (even if you are still paying it back), any fees and interest payments will be recoverable. You can then claim your own interest on those. Our calculations estimate that this is around £6,000 on average per vehicle, with some much higher for the higher value vehicles or those paying the highest interest rates.



Can't Remember Your Details?

Don't worry if you don't have your paperwork. All you need to do is ask the lender to send you an electronic copy of the finance agreement and statement of account, which they should be able to do almost instantly. Simply call them on their number below. If you can't remember who the lender was, check your bank statements or call the dealer.

BMW - 0370 505 0150

Alphera Finance - 0370 505 0125

Audi - 0370 010 2007

Barclays Partner Finance - 0800 1522 888

Black Horse - 0344 824 8888

Blue Motor Finance - 0203 005 9330

Close Brothers - 0333 321 6060

Creation Finance - 0371 512 1983

Fiat - 0344 561 4738

Ford - 0345 712 5490

Honda - 0345 128 8908

Hyundai - 0800 085 1954

Kia - 0800 085 1925

Land Rover - 0344 824 4732

Mercedes - 0370 847 0700

MINI - 0370 5050 123

Moneybarn - 0330 555 1230

Moneyway - 0345 111 7125

MotoNovo - 0333 200 0030

Nissan - 0333 009 0230

Northridge - 0800 917 0932

Oodle - 01865 475 050

PSA Finance - 0345 345 5449 (Peugeot / Citroen)

RCI Finance - 0333 009 0231

Renault - 0333 009 0230

Santander - 0800 085 1759

Seat Financial Services - 0370 333 4446

Skoda Financial Services - 0370 333 4449

Startline - 0141 406 6622

Suzuki - 0344 824 0876

Toyota - 0344 701 6202

Vauxhall - 0344 871 2222

Volkswagen - 0370 010 2022

Volvo - 0800 085 1541

SortMyCash Services

SortMyCash partner with what we consider the very best for each different type of area, following endless review searching and due diligence. We've done all the hard work so that you don't have to. www.SortMyCash.co.uk for a free quote. You're in safe hands, now see how much you can save.



Life Insurance - LifeSearch

Also covers critical illness and income protection.

Why: Best Protection Adviser 16 out of last 20 Years

Rating: 4.9 out of 5.0 on Trustpilot, over 19,000 reviews

Web Link: www.SortMyCash.co.uk/save/life-insurance



Car Insurance - GoCompare

One of the cheapest around with exceptional service.

Why: £250 excess cover. Comparison best for this type

Rating: 4.8 65,000+ reviews. Save up to £320

Web Link: www.SortMyCash.co.uk/save/car-insurance



Pet Insurance - Animal Friends

Excellent company and very ethical animal welfare.

Why: 24/7 free vet video consultation. From £4.16/month

Rating: Rated excellent by over 20,000 on Trustpilot

Web Link: www.SortMyCash.co.uk/save/pet-insurance



Debt Solutions - Debt Guardians

Help for those struggling with debts over £8,000

Why: Write off unaffordable debts, affordable payments

Rating: Rated 5.0 on Trustpilot, over 1,000 reviews

Web Link: www.SortMyCash.co.uk/save/debt-solutions



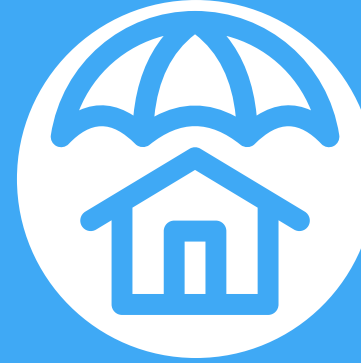
Mortgages - Mortgage Advice Bureau

Includes equity release, remortgage, debt consolidation

Why: Outstanding service, exclusive deals. 90 lenders.

Rating: 4.9 out of 5.0 on Feefo, over 4,500 reviews

Web Link: www.SortMyCash.co.uk/save/mortgage



Home Insurance - GoCompare

One of the cheapest around with exceptional service.

Why: £250 excess cover. Comparison best for this type.

Rating: 4.8 65,000+ reviews. Save up to £160

Web Link: www.SortMyCash.co.uk/save/home-insurance



Broadband - Uswitch

Excellent company, with many exclusive deals.

Why: Save up to £162 per year on broadband

Rating: Rated excellent by over 19,000 on Trustpilot

Web Link: www.SortMyCash.co.uk/save/broadband



Health Insurance - Switch Health

NHS waiting lists at record high. Strikes causing chaos.

Why: Save up to 50% with over 1,000 policies

Rating: Rated 5.0 on Trustpilot, over 1,000 reviews

Web Link: www.SortMyCash.co.uk/save/health-insurance

SortMyCash Services 2



Mobile Phone Contract / Pay As You Go - Uswitch

One of the cheapest around with many excellent deals.

Why: Exclusive deals with a vast number of options

Rating: Rated excellent by over 19,000 on Trustpilot

Web Link: www.SortMyCash.co.uk/save/mobile



Motorbike Insurance - GoCompare

Excellent service, one of the very cheapest around.

Why: Compare over 25 insurance providers

Rating: 4.8 out of 5 on Trustpilot, over 65,000 reviews

Web Link: www.SortMyCash.co.uk/save/bike-insurance



Van Insurance - GoCompare

Excellent service, one of the very cheapest around.

Why: Save up to £460 on van insurance

Rating: 4.8 out of 5 on Trustpilot, over 65,000 reviews

Web Link: www.SortMyCash.co.uk/save/van-insurance



TV Packages - Uswitch

One of the cheapest around with exclusive deals

Why: Work with all the major providers

Rating: Rated excellent by over 19,000 on Trustpilot

Web Link: www.SortMyCash.co.uk/save/tv-packages



Energy - Uswitch

Unable to use at the minute due to the energy crisis

Why: Saved customers hundreds getting on fixed rate

Rating: Rated excellent by over 19,000 on Trustpilot

Web Link: www.sortmycash.co.uk/save/dual-fuel-energy



Additional Services In The Future

Pensions | Legal | Banking | Ethical Loans | Recruitment
Currency Exchange | Investments | Credit Score | Travel
Estate Agency | Cash Back | Stocks and Share | Solar
Car Buy / Sell | Vouchers | Endless Opportunities

Thank you for reading and your support

SortMyCash are looking to change the financial industry putting consumers at the heart and soul of everything we do. We need your continued support to achieve this and make money saving and managing so much easier for as many people as possible.

Please check us out for a free quote whenever you need anything and if you can recommend us to friends, we'd be very grateful.

www.SortMyCash.co.uk



Car Finance Timeline Expectations

The process

1. Submission of the Claim
2. Negotiation, Negotiation, Negotiation
3. Financial Services Ombudsman
4. Issue Court Proceedings
5. Proceed to Court

Timeline of Events

1. Chan Neill Solicitors will submit your claim as soon as they are in receipt of your signed documentation.
2. The lender will have 8 weeks to respond to the claim. In this time and following this, Chan Neill will do everything they can to negotiate a favourable settlement without the need for further action.
3. Negotiations will always continue, but if they fail to produce a result the Financial Ombudsman Service will proceed, although this could take between 3-12 months
4. If the above does not provide a favourable settlement, the last resort will be court action. This could be 12 months after first contact
5. If the action proceeds all the way to court this could take between 24 and 48 months. We will always continue to push for settlement.

Overview

The team will always strive for two things; to get you the best possible settlement, in the quickest possible time. In order to manage expectations though we must caution that this is a market in its infancy and therefore could take much longer than general claims. We have very strong arguments as to why your claim is backed up by the Court of Appeal and the likelihood is that this will provide favourable results. However, there is the possibility that your lender will fight the claim or play for time until there is a precedent case that is specific to hidden commission within car finance. We always have your best interests at heart and will work with our partners to ensure that you are getting the service that you deserve. In the event that you do have a lender who is being very difficult and looking to either play for time or proceed to Court, we ask if you could kindly offer us patience. We will still do everything we can to win your claim. If you do ever have any questions, please don't hesitate. Thank you so much again and let's go win your claim.