



## LETTER OF AUTHORITY NO WIN, NO FEE CAR FINANCE / PCP CLAIM

Details will be sent to our partner solicitor to confirm that you wish to proceed with a car finance claim via SortMyCash

*To be completed by Client ('Purchased Name' will be your name when purchased, if different to your current name)*

<b>Full Name</b> <b>Purchased Name</b> <b>DOB</b> <b>Address</b>  <b>Address When Car Purchased (If Different)</b> <b>Telephone</b> <b>Email</b>	<b>Car Make</b> <b>Car Model</b> <b>Registration</b> <b>Colour</b>  <b>Purchased From</b>  <b>Purchase Price</b>  <b>Date of Purchase</b>
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*To be completed by either Client or SortMyCash*

<b>Car Dealer / Broker</b> <b>Broker Reference</b> <b>Finance Lender</b> <b>Lender Reference</b> <b>Date of Finance</b> <b>Finance Number</b>	<b>Finance Amount</b> <b>Interest Rate</b> <b>Total Paid</b> <b>Interest Paid</b> <b>Additional Fees</b> <b>Finance Length</b>
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<b>Type of Finance:</b> <b>PCP</b> <b>Hire Purchase (Loan By Dealer)</b> <b>Lease Purchase</b>
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<b>Number of Car Finance Agreements Since 2008</b>
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**I believe that my car finance / PCP has been mis-sold due to the fact/s as follows:**

I was not made aware that the broker / dealer would be paid commission by the lender

I was not made aware of the amount of commission paid to the dealer / broker

I was not made properly aware that I would not own the vehicle at the end of the contract

I was not made aware that I would still owe a significant amount to purchase the car

I was not provided with any other options in which I could purchase the car

I now believe that the interest that I paid was much higher than other options I could have had

Other details:



### SortMyCash Fees

SortMyCash will not charge you any fee directly (subject to cancellation charges as described in our Terms of Engagement enclosed). However, you will be recommended to our car finance claim partner solicitors, Chan Neill Solicitors who will look to pursue the claim on your behalf. The terms of Chan Neill Solicitors agreement will be stipulated by them in the contract, but for reference it will be on a No Win, No Fee basis and you will be charged 30% + VAT of any Compensation (as defined in the Terms of Engagement), plus the costs awarded by the court, which may be recoverable from the opposition or covered by an After The Event ('ATE') insurance policy. SortMyCash will be paid a referral fee from the firm of solicitors for providing our services to you and the firm of solicitors. Our fee will be paid out of the 30% + VAT that Chan Neill Solicitors will charge you for a successful claim. This is set out in our Terms of Engagement. Being recommended by SortMyCash will not affect the amount that you pay and you would pay the same had you chose to proceed with them directly.

### Recommendation

Hidden / secret commission has only recently been found to be common place by the FCA and therefore as this is a relatively infant area of consumer compensation and as there is not a specific precedent Court case directly linked with car finance / PCP claims, the SortMyCash recommendation to proceed with these matters is to seek expert legal advice. You are free to choose your own appointed legal expert or dismiss our recommendation to appoint a legal representative, but it is our position to recommend using our car finance claim / PCP solicitor partner, Chan Neill Solicitors, for best chance of success.

I hereby acknowledge that I have read and understood the above conditions.

**Signature**

**Full Name**

**Date**

### Authorisation to SortMyCash

I understand and acknowledge that I can seek to recover the compensatory monies from the credit provider / insurer / bank / broker myself. However, I have instead chosen to proceed via SortMyCash and Chan Neill Solicitors. I hereby authorise SortMyCash to provide my claim and personal details to Chan Neill Solicitors in order for them to contact me and to facilitate an agreement to pursue compensation on my behalf for mis-sold car finance / PCP. Should there be further information that SortMyCash require prior to sending my details to Chan Neill Solicitors, I hereby provide SortMyCash full delegated authority to recover the information from the credit provider / insurer / bank / broker or any other company with relevant information.

### Data Protection and Privacy Notice

As the controller of your personal data, SortMyCash comply with Data Protection laws in the United Kingdom and the EU General Data Protection Regulation (GDPR). I agree with the SortMyCash Privacy Policy as set out at [www.SortMyCash.co.uk/privacy](http://www.SortMyCash.co.uk/privacy). This details how SortMyCash processes personal data.

### Declaration of Truth

I hereby confirm that I have provided SortMyCash with all necessary information to the best of my knowledge and abilities, this is an accurate and truthful reflection of my recollections.

### Right to Cancel

I understand that I have the right to cancel this agreement and can do so by contacting SortMyCash in writing within 14 days of signing.