**Template complaint letter relating to disclosure of motor finance arrangements**

[DATE]

[ADDRESS OF THE MOTOR FINANCE PROVIDER]

To whom it may concern,

I am aware that, if a motor finance arrangement had certain features, a failure to properly disclose them to the borrower is likely to have been unfair

I believe I had a motor finance agreement with you. I have provided details below to help you find my information and details about my agreement.

Name:

Date of birth:

Current address:

Address at the time the agreement was taken out:

Date of the agreement:

Vehicle number plate(s):

When I bought the vehicle:

Where I bought the vehicle from:

Please confirm to me whether my motor finance agreement included any of:

* A discretionary commission arrangement
* A high commission (where the commission is equal to or greater than 35% of the total cost of credit and 10% of the loan)
* A contractual tie between you and the broker that provided you with exclusivity or a right of first refusal.

If you used any of the arrangements listed above in connection with my agreement, please consider this letter a formal complaint.

If they were present, I don’t believe I was adequately informed of them. This is likely to have been unfair and could have prevented me from negotiating or seeking a better deal.

Please confirm receipt of my letter and whether you are treating this as a complaint.

Yours faithfully,