**[Your address]**

**[Date]**

**[Name and address of car finance provider]**

Dear Sir/Madam,

Re: commission arrangement complaint

I am writing in relation to my finance arrangement with you, which I believe was dated **[insert date of agreement]**, for my vehicle, registration number **[insert car registration number]**.

First, please would you confirm if my car finance agreement included:

* A discretionary commission arrangement
* A high commission (which the FCA describes as commission that 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 first right of refusal.

If any of the above arrangements were used in my agreement then I would like you to treat this as a formal complaint. This is on the basis that **[delete as applicable]** I was not informed that the broker would receive a commission for arranging the finance / your commission model was unfair and I may not have been given the best interest rate available.

The FCA has stated that where 'evidence is missing about what was disclosed, lenders must presume that they didn’t give borrowers enough information'.

I would be grateful if you could provide an answer, in writing, within one month of receiving this letter.

If you are not able to confirm whether my finance agreement was affected by one of the above arrangements specified by the FCA, then I would like you to treat this letter as a subject access request under the UK GDPR. Specifically, I would like you to send me any documents, emails, or any other material that mentions or relates to a discretionary commission arrangement in relation to my finance agreement.

Please confirm that you have noted my complaint, and I look forward to receiving your response.

Yours faithfully,

**[Your name and signature]**