**IMPORTANT!   
PLEASE READ THEN DELETE THIS BOX**  
This is a template letter for guidance. You need to add your details and where appropriate change the letter to suit your circumstances.

Once you’ve made your changes, read through to check it makes sense to the recipient – then print it out.

**ACTION POINTS**

**[BLUE BRACKETS]:** Put your specific info here, then delete the instructions (and change the text colour)

[Insert your name

and address]

[insert date]

[insert name and address of the dealership

or finance company your agreement is with]

Dear Sir or Madam,

**Car finance account number: [insert account number]**

I have had the above car finance account since **[insert date].** But I believe that **[Insert reason for complaint - see below (1)]**

I enclose copies of my bank statements dating back to when the car finance agreement was first taken out and any related documents.

I am writing to ask you to **[insert request – see below (2)]**.

I look forward to your response within eight weeks, otherwise I won’t hesitate taking my complaint to the Financial Ombudsman Service.

Yours faithfully,

[insert your signature]

[Insert your name (printed)]

1. **INSERT ONE OF THE FOLLOWING PLUS ANY ADDITIONAL DETAILS:**

* **it was mis-sold to me because I didn't realise my dealer was earning a hefty commission.**
* **it was mis-sold to me because I was sold expensive 'hidden' extras that weren't appropriate.**
* **it was mis-sold to me because my contract had 'surprise' charges for extra miles.**
* **it was mis-sold to me because I was hit with disproportionate charges for damages.**
* **it was mis-sold to me because I thought I was paying off the car and I'd own it at the end.**
* **it was mis-sold to me because I struggled to make my monthly payments.**
* **it was mis-sold to me because I got into other debt to prioritise my car repayments.**
* **it was mis-sold to me because I owe much more at the end of my deal than I expected and/or can afford.**
* **my vehicle isn’t as advertised / is faulty / isn’t of satisfactory quality.**

1. **INSERT AT LEAST ONE OF THE FOLLOWING REQUESTS :**

* **refund the difference between the interest rate I was quoted and the one I should have been quoted**
* **refund the amount I would have saved if I’d known it would’ve been cheaper to take out a different credit agreement**
* **compensation for mis-selling**
* **refund the premiums of a mis-sold insurance policy**
* **refund what I have been overcharged**
* **waive any fees or charges related to me giving the vehicle back**
* **waive any fees or charges related to missed payments**
* **pay me interest on top of any refund payment**
* **adjust my credit file**
* **fully refund me for my faulty / unsatisfactory vehicle**
* **repair my faulty / unsatisfactory vehicle at no cost to myself**