

Your Claim Matters – Car & Motor Finance Claims – Summary Information & Key Facts

The Company

Your Claim Matters (YCM) is a claims management company and is a trading style of Victor Hydon Ltd, a company registered in England and Wales, company registration number 09086740, registered address Swinford House, Albion Street, Brierley Hill, West Midlands, England, DY5 3EE. VAT Number 204 1226 68, ICO Reg No: ZA067879, authorised and regulated by the Financial Conduct Authority, reference number 833758. Visit the Financial Services Register, www.fca.org.uk/register.

The Claims Services and what Your Claim Matters will do for you

YCM offers a free Car & Motor Finance claim checking service. If you have purchased a vehicle with finance in the past, we will conduct a free check to establish the details of your vehicle finance agreements. We work with a credit information firm, Valid8 IP Ltd, who can provide a soft credit search to verify your finance details. This will not affect your credit score in any way. If we identify that you may be able to make a claim for your vehicle finance, we will refer you to one of our law firm partners, My Law Matters (MLM) or Reclaim Legal Ltd (trading as Reclaim My PCP), who will contact your lender(s) on your behalf.

My Law Matters is a trading style of Fentiman Legal Ltd, a company registered in England and Wales under registration number 12661534. Registered office: 84 Salop Street, Wolverhampton, WV3 0SR. ICO number: ZA786713. VAT registration number 357181193. Authorised and regulated by the Solicitors Regulation Authority (number 800557) and subject to the solicitor's code of conduct at www.sra.org.uk/solicitors/code-of-conduct.

Reclaim my PCP is a trading style of Reclaim Legal Ltd, with its trading office Hamilton House, Church Street, Altrincham, WA14 4DR. Reclaim Legal Limited is a limited company registered in England and Wales, company registration number 13438429, registered office Suite 103, 4 Montpelier Street, London, SW7 1EE, VAT number 475 492 357. Reclaim Legal is authorised and regulated by the Solicitors Regulation Authority, SRA no. 830575.

Client's Obligations

Provide us with the authority to act on your behalf and any information we request from you regarding your previous vehicle finance agreements.

What happens if we identify that you may be able to make a claim?

Where we identify that you may be able to make a claim, we will refer you to one of our law firm partners who may contact your lender(s) to verify your details. If our law firm partner believe vehicle finance was mis-sold to you they will make a claim against the lender(s) on your behalf. If your lender(s) defends their position, our law firm partner may refer your claim to the Financial Ombudsman Service (FOS). If you pursue a claim with our law firm partner, they will charge a fee if your claim is successful. Please refer to our law firm partners terms & conditions which include information about their fees and cancellation policy.

How YCM Keeps its Clients Updated?

If we identify you may be able to make a claim and refer you to one of our law firm partners, we will let you know by post, email or text message.

Law Firm Fees

YCM do not charge you to investigate whether you may have a potential claim(s). If we refer you to a law firm partner and you pursue a claim with them, they will charge you a fee only if your claim is successful. The fee will be based on the amount of compensation you receive and will be between 15% + VAT (18% in total) and 30% + VAT (36% in total) of the total value of each successful claim. The table of charges is:

Band	Consumer Redress Obtained from Lender		Law Firm Charges (inclusive of VAT)	Max Total Fee (inclusive of VAT)
	Lower (£)	Upper (£)		
1	£1	£1,499	36%	£504
2	£1,500	£9,999	33.6%	£3,000
3	£10,000	£24,999	30%	£6,000
4	£25,000	£49,999	24%	£9,000
5	£50,000	N/A	18%	£12,000

In addition, the law firm partner will charge an Administration Fee of up to £36.00, inclusive of VAT for each Claim they submit to your Lender(s) on your behalf, unless the Success Fee and Administration Fee are together greater than the upper limit identified above. The Administration Fee is payable to cover our law firm's administrative costs associated with your claim, including the cost of payment processing.

The table above is provided for illustration purposes only. It is not an estimate of the amount which is likely to be recovered. The fee payable will be a percentage of the total amount recovered, plus the Administration Fee. YCM will receive an introducer fee from Reclaim if you go ahead, this fee is not payable by you.

Your Right to Cancel

You can cancel your agreement with YCM for the free claim checking service at any time, without a charge, by emailing info@yourclaimmatters.co.uk or you can write to us at Your Claim Matters, 84 Salop Street, Wolverhampton, WV3 0SR. The law firm partner may charge you a cancellation fee if you cancel after the 14-day cooling off period. Details of our law firm partners cancellation fees are contained within their terms and conditions, please visit www.ycmcarfinanceclaims.co.uk/terms-and-conditions.

Available Alternatives:

You don't have to use YCM or one of our law firm partners to make a claim. You can use another claims management company or you can submit a claim to your lender for free or you can contact the Financial Ombudsman Service for free advice.

Keeping You Informed:

We will use your contact details if we need to contact you regarding your claim and to send marketing messages about similar services by post, telephone, email, text or social media messaging. To opt out at any time email compliance@yourclaimmatters.co.uk or write to Compliance Team, Your Claim Matters, 84 Salop Street, Wolverhampton, WV3 0SR.