

Your Claim Matters – Vehicle 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 Vehicle Finance claim checking service, through a soft credit check with Valid8 IP Ltd to verify the details of your vehicle finance agreement(s). This will not affect your credit score in any way.

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.

Client's Obligations

Provide us with the authority to act on your behalf and any information we request from you.

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

We will refer you to our law firm partner MLM who may contact your lender(s) to verify your details. If we do this, we will let you know by post, email or text message. If MLM believe vehicle finance was mis-sold to you they will make a claim against the lender(s) on your behalf on a no win, no fee basis. Your car finance provider has up to 8 weeks to provide a final response, however the Financial Conduct Authority has extended the response period to December 2025 while they complete their motor finance investigations. If your lender(s) defends their position, MLM may refer your claim to the Financial Ombudsman Service (FOS). If you pursue a claim with MLM, they will charge a fee if your claim is successful, their fees are explained below.

Law Firm Fees

YCM do not charge you to investigate whether you may have a potential claim. If you pursue a claim with MLM, they will charge you a fee 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 as follows:

| Band | Consumer Redress Obtained from Lender | | MLM Fee % (inclusive of VAT) | To Maximum Total Fee of (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 | No limit | 18% | £12,000 |

In addition, MLM will charge an Administration Fee of £30.00 plus VAT (36.00 total) for each successful claim, unless the Success Fee and Administration Fee together are greater than the maximum total fee for each band identified above, to cover the administrative and processing costs of your claim.

The table above is provided for illustration purposes only. It is not an estimate of the amount which is likely to be recovered. YCM will receive an introducer fee from MLM 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 sending an email to compliance@yourclaimmatters.co.uk or by writing to us at Your Claim Matters, 84 Salop Street, Wolverhampton, WV3 0SR. MLM may charge you a cancellation fee if you cancel after the 14-day cooling off period. Details of MLM's cancellation fees will be included in their documentation which we will provide to you.

Available Alternatives

You don't have to use YCM or MLM 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

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.