

DIY Finance Claims Guide (UK)

This guide explains how consumers in the United Kingdom can handle certain finance-related complaints and disputes themselves without using a solicitor or claims management company.

What Is a DIY Finance Claim?

A DIY finance claim is where a consumer personally raises a complaint or dispute regarding a finance agreement, product purchase, or lending arrangement.

Common Types of Finance Complaints

- Home improvement finance
- Solar panel finance
- Spray foam insulation finance
- Car finance agreements
- Point-of-sale loans
- Mis-sold finance agreements
- Unfair relationship complaints under the Consumer Credit Act

Common Complaint Reasons

- Misleading sales claims
- Pressure selling
- Hidden commissions
- Poor workmanship linked to finance
- Affordability concerns
- Failure to explain risks or cancellation rights
- Promised savings that did not materialise

Documents You Should Collect

- Finance agreement
- Invoices and quotations
- Sales paperwork
- Emails and text messages
- Photos and inspection reports
- Proof of financial losses
- Mortgage refusal evidence (if relevant)

Step-by-Step DIY Complaint Process

1. Gather all evidence and documents.
2. Identify the lender or finance company.
3. Write a formal complaint letter.
4. Clearly explain what went wrong and the losses suffered.
5. Request a resolution or compensation.
6. Allow the company up to 8 weeks to respond.
7. Escalate unresolved complaints to the Financial Ombudsman Service if appropriate.

Possible Outcomes

- Refund of interest or charges
- Compensation payments
- Reduction of finance balances
- Removal of adverse credit entries
- Loan restructuring
- Settlement agreements

Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an independent body that can review certain financial disputes free of charge after the lender has issued a final response or after 8 weeks have passed.

Important Tips

- Keep copies of everything you send.
- Communicate in writing whenever possible.
- Stay factual and organised.
- Avoid paying large upfront fees to unregulated businesses.
- Check complaint time limits carefully.

This guide is for general informational purposes only and does not constitute legal or financial advice.