[Lender Name]  
[Lender Address]

Date: 26/03/2024

Dear Sirs

**Agreement Number: [Agreement Number]  
Car Reg Number: [Car Reg Number]  
Name: [Your Current Name]  
Previous Name: [Your Previous Name]**

**Address: [Your Current Address]  
Previous Address: [Your Previous Address]**

**Re: Complaint for Undisclosed Commission**

I write in relation to the above referenced agreement in order to make a complaint for undisclosed commission. Please note that my complaint is not limited to discretionary commission arrangements, as will be explained below.

In the event that a discretionary commission arrangement was used then compensation should be awarded on the basis that:-

* The commission arrangement was in breach of FCA rules;
* The relationship was unfair; and
* The commission payment was secret (or at least half-secret).

I wish to claim back the unfair interest, the commission payment, interest on those sums at 8% plus compensation for the distress and inconvenience caused.

In the event that the commission payment was not linked to interest rate I was charged then I nevertheless wish to complain on the basis that the commission payment effectively increased the cost of credit and:

* The relationship was unfair; and
* The commission payment was secret (or at least half-secret).

I wish to claim back the commission payment, interest at 8% plus compensation for the distress and inconvenience caused.

I look forward to receiving your response within 8 weeks.

Yours faithfully

[Your Name]