

MOTOR FINANCE REMEDIATION ARE YOU READY?

With CP25/27 now closed and final rules due in 2026, firms must evidence scheme-ready plans, even if outsourced, before “pressing the big red button”.

SIX CRITICAL QUESTIONS EVERY FIRM SHOULD BE READY FOR



Is your data complete

Do you hold structured, traceable agreement, customer and commission records?



Case Handling Capacity

Do your teams have tools, guidance, and governance to deliver consistently?



Controls

Are your governance processes documented, audit-ready and legally defensible today?



Are your workflows scalable

Can your remediation workflows manage high complaint volumes efficiently and reliably?



Redress Rules

Are redress decisions consistent, well documented and aligned with FCA expectations?



Legal challenge or scrutiny

Would your framework withstand FOS, court, media or wider regulatory scrutiny?

WHAT OUR READINESS ASSESSMENT COVERS



Data Readiness

We assess completeness, traceability and usability of historic book and commission data



Regulatory Risk

We review governance frameworks, policies and controls against FCA expectations.



Customer Experience

We examine complaint journeys, outcomes, communications and treatment of vulnerable customers.



Operational Readiness

We evaluate workflows, case handling capacity, QA, MI and automation potential.



Financial Exposure

We develop evidence-based projections to support provisioning, scenarios and Board discussions.



Legal Defensibility

We assess escalation routes, FOS approach, litigation risk and broker oversight.

REMEDIATION. REIMAGINED: EXPERT LED. TECH-ENABLED. FCA ALIGNED.

2. Assessment

Independently benchmark readiness and highlight key gaps



1. Let's Talk

Explore risks, objectives and constraints together

4. Delivery

Support implementation, reviews and post-implementation learning

3. Plan

Turn findings into a clear, prioritised roadmap



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