



Honda Financial Services
 Cain Road
 Bracknell
 RG12 1HL
 Telephone: 0345 128 8908
 Fax: 0845 120 3239
 www.honda.co.uk

Guidance on our Complaints Procedure

At Honda Financial Services, we endeavour to provide products and services, of the highest standards, to all our customers. However, on occasion, we may fall short of this, or a customer may not be entirely satisfied with the level of service they have received and find it necessary to complain to us.

We will do everything possible to resolve any issues you have in a fair and timely manner.

We treat complaints very seriously. Our philosophy is to assess each one objectively and based on its own merit. Where we conclude we could have done better, we will take the necessary steps to put it right.

Our complaint handling processes comply with all legal and regulatory requirements to ensure that your complaint is dealt with correctly and fairly.

How to Contact Us

If you wish to raise a complaint, you can contact us using the below methods:

- Call us on 0345 128 8908
- Email us at HFECustomer@honda-eu.com
- Write to us –
 Honda Financial Services Plc Cain
 Road
 Bracknell
 RG12 1HL

When contacting us, please quote your full name and agreement number.

Our Process

On receipt of your complaint, we will do our best to resolve the matter as quickly as possible.

If we can resolve your complaint within 3 business days, we will send you a Summary Resolution Letter to confirm that your complaint has been resolved. If we are unable to resolve the complaint quickly, we will write to you within 5 business days to confirm receipt of your complaint. If your complaint is still under investigation after 4 weeks we will provide you with an update in writing. The Financial Conduct Authority (FCA) stipulates all complaints must be responded to within 8 weeks. By week 8 you can expect to receive a final response letter which will outline our investigation, subsequent findings and an appropriate resolution.

In the rare instance where the timescales are likely to go beyond 8 weeks, we will provide a written explanation with an expected end date. However, at this stage you will also

be able to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service (FOS)

If you are dissatisfied with our response or the handling of your complaint, you have the right to refer it to the Financial Ombudsman Service (FOS). Details of how to refer to FOS will be included in all summary resolution and final response letters.

The FOS provides a dispute resolution service for eligible complainants. Any referrals must be made within 6 months of our final response letter to you.

They can be contacted by one of the following methods:

- Financial Ombudsman Service
 Exchange Tower
 London E14
 9SR
- 0800 023 4567 or 0300 123 9123
- Complaint.info@financial-ombudsman.org.uk
- www.financial-ombudsman.org.uk/make-complaint We will

cooperate with any alternative dispute resolution service if a complaint is referred to them.

IMPORTANT: COMMISSION COMPLAINT UPDATE

Key Dates

Key Date	Update
11 th January 2024	The FCA announced they would be reviewing historic commission paid to dealers on motor finance agreements, specifically discretionary commission arrangements (DCA).
24 th September 2024	The FCA advised the investigation would continue, and the timeframe lenders were given to respond had been extended from 25 th September 2024 until 4 th December 2025.
25 th October 2024	The Court of Appeal ruled on 3 cases involving automotive finance, ruling in favour of customers.
19 th December 2024	The FCA announced that lenders have until 4 th December 2025 to respond to both DCA and non – DCA (disclosure of commission) complaints.
1st August 2025	The Supreme Court rejected the Court of Appeal judgment for 2 cases but upheld 1 in relation to an unfair relationship.
3rd August 2025	The FCA announced they will be issuing a public consultation on a compensation scheme in early October 2025.
7th October 2025	The FCA published their public consultation on their proposed compensation scheme for eligible customers. They also propose to extend the deadline for firms to provide final responses to these complaints to 31 July 2026.
30 th March 2026	The FCA published the final rules for the motor finance compensation scheme.

Consumers have up to 29th July 2026 or 15 months after receiving a final response letter (instead of the usual 6 months) to refer their complaint to the Financial Ombudsman Service. This extension also applies to relevant complaints where a final response was issued between 12 July 2023 and 10 January 2024 and for any new commission complaints received thereafter. Please note these extensions are only for complaints relating to commission. For further information from the FCA please visit [Car finance complaints | FCA](#)