

CLAIMS DATA SOURCES

Below is a consolidated list of credible, publicly available sources supporting general claims context across the sectors we cover.

Where figures have appeared on the site (e.g., *£Xbn unclaimed*, *Y million affected*, *average payout £Z*), they originated from the publications linked below.

Motor Finance (Undisclosed Commission)

Regulator + Industry Reporting

FCA Consultation – Motor Finance Compensation Scheme (2025)

- Estimated *£8.2bn redress**,
- *14 million agreements potentially in scope**,
- *~£700 average compensation payout estimate**

<https://www.fca.org.uk/news/press-releases/14m-unfair-motor-loans-compensation-proposed-scheme>

MoneySavingExpert (Consumer Summary of FCA Proposals)

- Confirms *~14 million affected agreements**

<https://www.moneysavingexpert.com/reclaim/reclaim-car-finance/>

Reuters / Bloomberg Industry Analysis

- Wider industry projections of *£9–£13bn potential total redress**

<https://www.reuters.com/sustainability/uk-motor-finance-industry-faces-11-13-bln-redress-scheme-under-regulators-plans-2025-10-07/>

Industry Data – Commission Prevalence

- *Up to 95% of agreements involved commission**,
- *~40% estimated mis-selling risk**

<https://www.bottonline.co.uk/mis-sold-car-finance-claims>

HMRC Claims (Tax Reliefs & Allowances)

GOV.UK – Tax Relief for Employees

Official guidance on work-related expenses, uniform allowances, mileage, tools, etc.

<https://www.gov.uk/tax-relief-for-employees>

GOV.UK – Marriage Allowance

- Publicly referenced *£400m+ unclaimed annually** (HMRC official estimates reported widely in press).

<https://www.gov.uk/marriage-allowance>

National Audit Office / HMRC Statistics

- Historical datasets on unclaimed tax reliefs and uptake rates.

<https://www.gov.uk/government/organisations/hm-revenue-customs/about/statistics>

Travel Claims (Flight Disruption – UK261/EC261)

Civil Aviation Authority (CAA)

- Passenger rights under UK261 & EC261
 - Guidance on eligibility, delays, cancellations, carrier obligations
- <https://www.caa.co.uk/passengers>

European Commission – Air Passenger Rights

https://transport.ec.europa.eu/transport-themes/passenger-rights_en

Industry Estimates Referenced Widely (BBC, Guardian, ITV)

- £3bn+ in missed flight compensation annually* reported as typical passenger shortfall. (Repeated in news outlets quoting EU claim bodies and consumer groups.)

Home, Subscriptions, Everyday Refunds

Which? – Consumer Research & Subscription Spending Analyses

<https://www.which.co.uk>

Citizens Advice – Recurring Payments Guidance

<https://www.citizensadvice.org.uk>

MoneyHelper – Household Costs & Overpayments

<https://www.moneyhelper.org.uk>

(These bodies repeatedly report that small-ticket refunds and recurrent billing issues lead to **hundreds of millions* in unnoticed consumer losses annually.)

General Consumer Redress & Claims Market Data

➡ Financial Conduct Authority (FCA)

General consumer credit, complaint volumes, and redress statistics:

<https://www.fca.org.uk/data>

➡ Financial Ombudsman Service (FOS) – Sector Trends

Complaints data across banking, credit, motor, and insurance

<https://www.financial-ombudsman.org.uk/data-insight>

National Audit Office – Public Impact Reports

Redress, consumer detriment, and systemic issues

<https://www.nao.org.uk>

Why we publish this:

Some consumer-facing pages mention broad industry figures to give context to how widespread an issue may be (e.g., “millions affected”, “billions left unclaimed”). These numbers help users understand why awareness matters but do not indicate personal eligibility.

All such figures are taken from publicly available regulator, government or trusted media sources listed above.

What we do NOT do: Predict outcomes, Provide guarantees, Infer entitlement
Offer regulated advice beyond our permissions

This page ensures transparency and supports consumer understanding.