



DCA Remediation – are you ready?

The FCA has confirmed it's considering a Section 404 redress scheme for motor finance mis-selling. With the Supreme Court's Johnson ruling imminent and complaints rising, firms must act quickly to protect themselves. We're working with boards to assess readiness, reduce risk, and prepare for regulatory scrutiny – before the redress rules are imposed.

Six critical questions every lender must now ask



Is your data complete?

Do you hold structured, traceable customer and commission records?



Are your workflows scalable?

Can your remediation model manage high volumes efficiently?



Case handling capacity?

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



Redress rules?

Are decisions consistent, documented and aligned with FCA expectations?



Controls?

Are your governance processes audit-ready and legally defensible?



Legal challenge or scrutiny?

Would your framework withstand privilege tests or litigation challenge?

What our readiness assessment covers



Data readiness

We assess the completeness and traceability of your historic records.



Financial exposure

We help estimate provisioning requirements and model potential liabilities.



Operational readiness

We evaluate workflows, team capability and automation potential.



Legal support

We assess privilege strategy, litigation risk and broker oversight.



Customer experience

We examine complaint volumes and redress effectiveness.



Gap analysis

We identify low and high-risk areas to help inform your priorities.



Regulatory risk

We review governance frameworks and compliance controls.



Delivered under legal privilege (LLP)

Simple, matter-of-fact and clearly communicates protection.

Remediation. Reimagined: expert-led. Innovation-driven. FCA-aligned



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