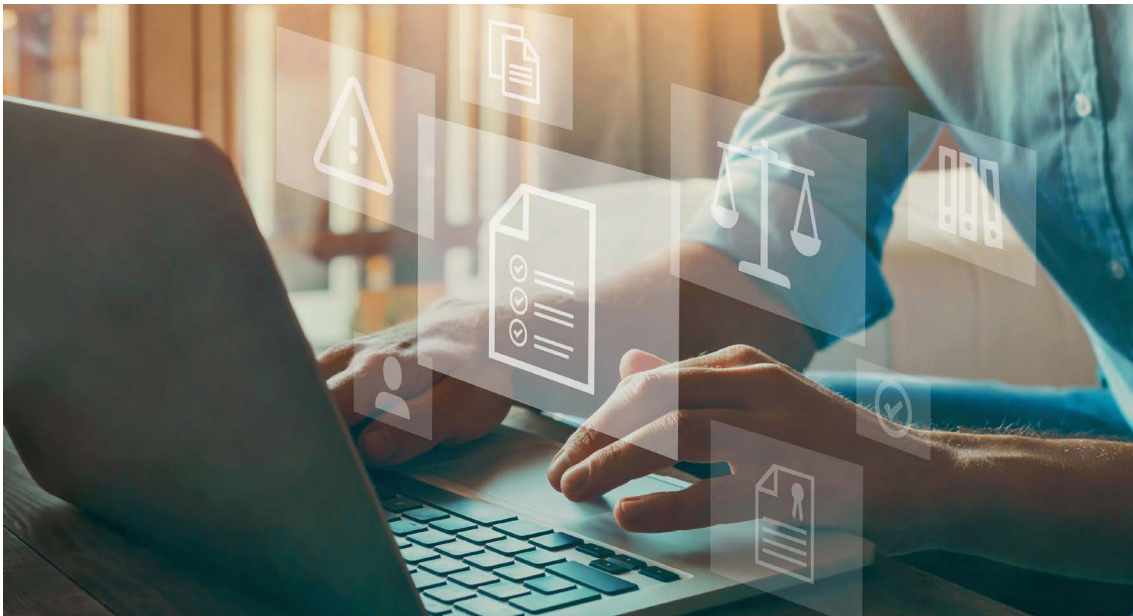


# FOS confirms charging structure for claims management companies

*The Financial Ombudsman Service (FOS) has announced that from 1 April 2025, professional representatives, including claims management companies (CMCs), will be subject to case fees.*



This long-awaited change is a step towards a fairer system for both consumers and financial businesses. This reform, coupled with the ongoing live review, is a positive move towards a balanced and effective claims process.

## How the charging structure will work

From **1 April 2025**, the FOS will introduce the following fee structure:

- **CMC case fee** – £250 per referred case.
- **Partial credit for upheld cases** – If a case is upheld in favour of the complainant, £175 will be

credited back to the CMC.

- **Reduced fee for financial businesses** – If a case is not upheld, the case fee for the financial business will be reduced from £650 to £475.
- **Free case allowance** – Professional representatives can submit up to ten cases per financial year free of charge.

This new approach aims to improve case quality, reduce speculative claims and ensure a more equitable distribution of costs across the industry.

The full policy statement can be [read here](#).

## About Auxillias

We launched Auxillias in May 2020, and have quickly established ourselves as a market-leading legal, governance, risk, regulatory and compliance firm that works for businesses in the motor, asset and consumer finance markets. We provide advisory, consultancy and training services, to support the end-to-end operations of our clients' businesses, supporting them in their compliance with regulations and leading industry standards.

Our team consists of subject matter experts from diverse backgrounds with both contentious and non-contentious experience and a unique blend of legal, compliance and risk skillsets. One thing we all have in common is significant in-house experience. This allows us to view matters from your perspective and helps us to provide holistic advice and guidance on complex regulatory and compliance matters in a business-focused and user-friendly way. Our firm's name comes from the Latin word for "a helping hand", and we embody this in our culture and ethos.

Our clients include banks, small and large finance institutions, consumer lenders, captive and independent finance houses, finance brokers and dealers, motor finance and leasing companies, fleet finance providers and a range of fintech, retail and loan service providers and credit card issuers. Auxillias has been ranked as a leading firm in Consumer Finance in Chambers and Partners since 2023.



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