

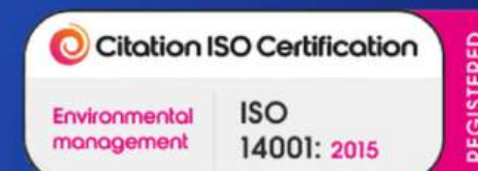
2026



Regulatory Complaints Solutions

Ready for what's next

20+ Years' Experience | FCA Authorised



The Opportunity

The FCA's PS26/3 redress scheme is the largest single compliance challenge facing UK motor finance businesses today.

Lenders and brokers must identify, contact, and compensate impacted customers at scale, to tight deadlines.

NCO's complaints management solution is live, FCA-aligned, and ready to deploy.

£7.5BN

FCA PS26/3 redress scheme value

12.1M+

UK motor finance contracts impacted

2026

Scheme deadline readiness is critical now

End-to-end Complaints Management

Full lifecycle handling - from intake to closure - across regulated financial services portfolios.

Financial &
Credit Products

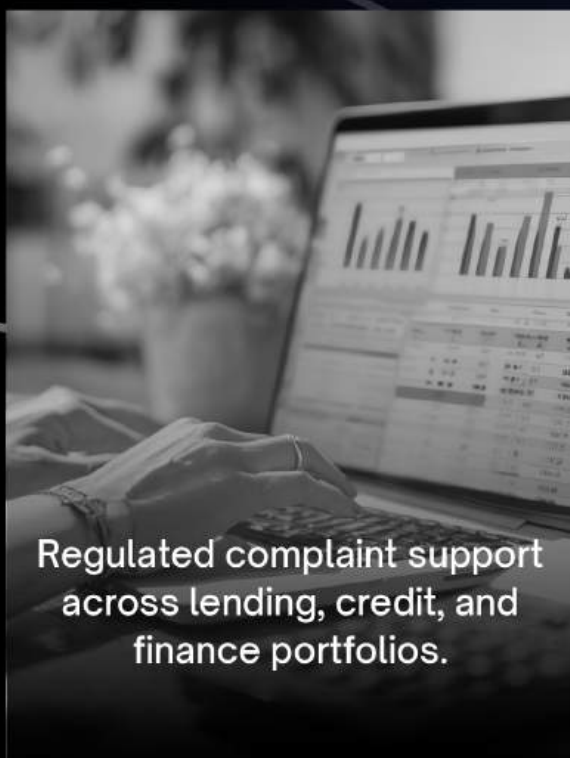
Customer Service
& Support

Motor Finance
Solutions

Collections &
Recoveries

Complex
Case Handling

Governance
& Reporting



Regulated complaint support across lending, credit, and finance portfolios.



Inbound complaint handling, customer engagement, and resolution management.



Complaint investigations, dealer liaison, and redress support.



Complaint resolution relating to collection activity and customer vulnerability.



Escalations & full end-to-end resolution for high-complexity, multi-party complaints.



Root cause analysis, trend identification, MI reporting, and SLA oversight.

Why regulated businesses choose NCO



Regulatory Expertise

- FCA DISP aligned.
- Consumer Duty ready.
- Robust governance, controls, and oversight built in.



Strong Governance

MI, QA controls, and escalation frameworks maintained across every portfolio.



Insight-Led Improvement

Root cause analysis and thematic reporting surface systemic risks before they escalate.



Low Escalation Rates

Consistent resolution handling that delivers fair outcomes and reduces Ombudsman referral risk.



Scalable model

Flexible resource that scales with complaint volume, portfolio complexity, and regulatory demand.



Technology Integrated

Complaint tracking and reporting that delivers full operational transparency throughout.

“We combine regulatory expertise, operational control, and customer-focused complaint handling to support compliant growth at scale.”

Client Case Study



Challenge

HMF needed specialist support for complex regulated complaints linked to dealer intermediary activity - without an in-house complaints function. NCO was appointed to provide fully outsourced, end-to-end handling.

Engagement



Operational relief

Sales teams freed to focus on revenue and client relationships.



Customer experience

Proactive management protected HMF's customer confidence and brand.



Risk visibility

Enhanced MI gave leadership clearer sight of recurring issues.



Regulatory confidence

14+ months of FCA DISP-aligned handling, supporting Consumer Duty.

Impact

14+ MONTHS

Of protecting customer confidence throughout the complaint lifecycle

FCA DISP

Aligned Complaint Framework

OPTIMISED

Sales FTE Efficiency & Operational Efficiency

“Before NCO, every complaint was a distraction from selling. Now our sales team focuses entirely on what they do best, and we have complete confidence that every case is being handled compliantly and professionally. NCO didn't just solve a problem; they removed it entirely. The cost savings from not having to recruit and manage dedicated complaints headcount internally have been significant, and the value goes well beyond that.”

— Matthew Royle, Managing Director, Happy Motor Finance



Scan to visit



ncoeurope.co.uk

What we can do for your business

- Full lifecycle complaint management - intake to closure
- Complaint handling aligned to FCA DISP and Consumer Duty requirements
- Motor finance and dealer liaison expertise
- Scalable resource across portfolios and volumes
- Governance, reporting, and QA built in as standard

Taking great care of your customers helps ensure they continue choosing you.

Let's talk

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