

CIFO and Motor Finance Complaints

Date: 8th May 2026

We have noted several articles in the public domain which may have led to confusion about what rights to complain and potential compensation are available to consumers who took out motor finance through their auto dealer with financial service providers based in the Bailiwicks of Jersey and Guernsey.

We wish to clarify that the Channel Islands (Jersey and the Bailiwick of Guernsey) do not have a statutory compensation scheme equivalent to that being established in the United Kingdom. The redress scheme being put in place by the UK Financial Conduct Authority (FCA) for UK consumers of motor finance does not apply to consumers of motor finance in the Channel Islands.

If you have a complaint about financing you agreed to in connection with the purchase of a car or other type of vehicle, we may be able to review your concerns. Complaints about motor finance provided in the Channel Islands fall within the statutory remit of the Channel Islands Financial Ombudsman to review. Where we find a complaint has merit, we can award compensation for loss incurred up to a maximum of £150,000.

Before bringing any complaint to us, you should first contact the provider of your loan, the car dealer that arranged the financing and/or the actual lender. They must first be given the opportunity to resolve the issue directly with you. If you are unhappy with the outcome, or you do not receive a response within 3 months of raising your complaint with your dealer and/or lender, you can bring your complaint to CIFO for independent review. We will investigate your complaint, seek to find an informal resolution between you and the provider, and if no agreement can be reached, make a final decision on the complaint. In reaching any decision about the compensation you may be owed we will have regard to what is fair and reasonable in the circumstances.

Please review the guidance on CIFO's website for further information about our complaint process; [Information for Consumers](#).



About the Channel Island Financial Ombudsman (CIFO)

The Channel Island Financial Ombudsman (CIFO) is an independent statutory organisation that resolves complaints about financial services provided in or from the Channel Islands of Jersey, Guernsey, Alderney and Sark. CIFO offers a free and impartial service to consumers and small businesses.

For more information, please contact Tracy Weldrick, CIFO's Stakeholder Engagement and Communications Officer.

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