

Aptean Respond

DCA Complaints: Is Your Business Prepared?

The £42 Billion Problem You Can't Ignore:

2.5+ million DCA
complaints submitted with
more arriving daily

FCA investigation in
progress with potential to
expand to all commission
models

Estimated industry-wide
liability: £23-£42 billion

Countdown to Compliance:

April 2025

Supreme Court
hearing on DCA
appeal cases
(could expand
lender liability)

April/May 2025

FCA to announce
next steps within
six weeks of
Supreme Court
decision

December 2025

Deadline for
responding to DCA
complaints received
since November 17,
2023

April 2026

Minimum date
until which
all relevant
records must be
preserved

Can Your Business Handle The Incoming Complaint Surge?

Operations & Staffing Readiness

Can your existing team cope with a big increase in complaint volumes?

Do you have a process for rapidly onboarding new complaint handlers?

Are your staff trained on DCA-specific complaint handling?

Do you have a strategy for scaling resources if a remediation exercise is required?

System & Technology Capabilities

Can your current systems process a high volume of complaints efficiently?

Have you stress-tested your infrastructure against worst-case scenarios?

Do you have quality assurance tools to ensure consistent decisions?

Can your current system coordinate a remediation exercise if required?

Compliance & Record Management

Can your system easily adapt to changing regulatory requirements?

Can you quickly retrieve specific customer finance agreements when needed?

Have you updated your procedure documentation to include DCAs?

Can your system produce the reporting needed for regulatory submissions?

Customer Communication Strategy

Is your complaint handling system integrated with your customer records?

Do you have a clear, customer-friendly explanation of how you process complaints?

Can you acknowledge complaints within the required timeframe?

Have you prepared templates for consistently responding to DCA complaints?

Do you have escalation procedures for complex or sensitive cases?

Every Unchecked Box is a Risk to Your Business

Aptean Respond delivers purpose-built DCA complaint handling with ready-made workflows that generic CRMs simply can't match.

Book your Aptean Respond demo now and protect what you've built.