

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.