# Supreme Court hears pivotal case on car finance mis-selling



In a significant development regarding car finance mis-selling, financial expert Martin Lewis has provided an update through the Money Saving Expert (MSE) newsletter, stating that the ongoing situation constitutes “only half the story.” The update comes as the Supreme Court commenced hearings on a pivotal case determining the legality of hidden commissions in car finance agreements.

The Court's deliberation revolves around whether to uphold or overturn a previous ruling from the Court of Appeal, which declared that all car finance agreements containing undisclosed commission structures were unlawful. Lewis explained that regardless of the Supreme Court's decision, mis-selling payouts to consumers are still expected to occur. He emphasized that the details surrounding the car finance mis-selling crisis are complex, stating, “the new court case is only half the story.”

The National Franchised Dealers Association (NFDA), representing over 4,500 franchised car and commercial vehicle outlets in the UK, provided testimony during the Supreme Court proceedings related to the appeal stemming from cases including Johnson v FirstRand Bank Limited, Wrench v FirstRand Bank Limited, and Hopcraft v Close Brothers. The NFDA has firmly rejected allegations suggesting that its members have engaged in corrupt practices, such as accepting bribes.

Sue Robinson, Chief Executive of NFDA, affirmed the organisation's commitment to fairness in the automotive sector, stating: “As the representative of the consumer-facing part of the automotive sector, NFDA is committed to ensuring the fairness of the UK automotive sector.” She reiterated that dealers operate within a framework well understood by the public, which is one of self-interest when it comes to the products they offer, be they vehicles, accessories, or financing options.

Robinson further remarked that the NFDA would continue to closely monitor the developments of the case, keeping its members informed and encouraging them to pose any inquiries they may have.

As the Supreme Court proceedings unfold, many in the automotive sector are watching closely, with additional implications for car finance practices in the UK potentially on the horizon.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.youtube.com/watch?v=bf9wFDT-QQ4> - This video provides an update from Martin Lewis on the car finance mis-selling situation, discussing the ongoing regulatory efforts and potential payouts. It touches on the complexity and the role of the Supreme Court in determining the fate of hidden commissions.
* <https://www.moneysavingexpert.com/reclaim/reclaim-car-finance/> - Moneysavingexpert.com offers detailed information on the car finance mis-selling scandal, including tools for reclaiming mis-sold finance agreements and updates on the regulatory investigations. This resource supports Lewis's assertion about ongoing efforts to address mis-selling.
* <https://www.nfda-uk.co.uk/> - The National Franchised Dealers Association (NFDA) website contains information about its role in representing over 4,500 dealerships in the UK. It supports the NFDA's commitment to fairness in the automotive sector and its proactive stance during the Supreme Court proceedings.
* <https://www.fca.org.uk/> - The Financial Conduct Authority (FCA) website provides updates on its regulatory actions, including investigations into financial misconduct. This supports the information about the FCA's role in addressing car finance mis-selling.
* <https://www.supremecourt.uk/cases> - The UK Supreme Court website lists ongoing and past cases, including those related to financial regulation and consumer rights. This supports the context of the ongoing Supreme Court hearings on car finance mis-selling.