

# COMPLAINTS PUBLICATION REPORT

**carmoola**

Firm Name:	Carmoola Limited
Other Firms Included in This Report (if any):	N/A
Period Covered In This Report:	1 July 2025 – 31 December 2025

Product / Service Grouping	Number of Complaints Opened by Volume of Business		Number of complaints opened	Number of complaints paused*	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Credit related	180 per 1,000 accounts/loans	0 per 1,000 sales	1,262	782	3%	81%	48%	Information, sums/charges, or product performance

\*Complaints relating to motor commission arrangements are currently on hold while wider industry guidance is being finalised.

We record and report all customer concerns as complaints, including issues relating to the quality of vehicles supplied under hire purchase agreements, alongside finance-related matters. While vehicle quality issues are not directly within Carmoola's control, we will still record, investigate and support customers in resolving these complaints.

Figures for complaints closed within 3 days, and complaints closed after 3 days but within 8 weeks, exclude any complaints that are or were subject to a complaints handling pause.