Complaints Data

Complaints publication report

Firm name: BMW Financial Services (GB) Limited
Other firms included in this report (if any): None
Period covered in this report: 01 January 2026 – 30 June 2026
Brands/trading names covered: BMW Financial Services, MINI Financial Services, BMW Motorrad Financial Services, ALPHERA Financial Services, Rolls-Royce Motor Cars Financial Services, BMW Contract Hire, BMW Group Financial Services, ALPHERA Insurance Solutions, BMW Finance, BMW Group Insurance Solutions, BMW Insurance Solutions, BMW Motorrad Finance, BMW Motorrad Insurance Solutions, MINI Finance, MINI Insurance Solutions.

	Number of complaints opened by volume of business							
Product/service grouping	**Provision (at reporting period end date)**	**Intermediation (total number of policies previously sold)**	**Number of complaints opened**	**Number of complaints closed**	**Percentage closed within 3 days**	**Percentage closed after 3 days but within 8 weeks**	**Percentage upheld**	**Main cause of complaints opened**
Insurance and pure protection	N/A	0 complaints per 1000 policies sold	0	0	0%	0%	N/A	N/A
Credit related	958.17 complaints per 1000 credit related agreements	N/A	493,953	27,780	N/A	N/A	8.42%	N/A

To help you put these figures into context:

The number of insurance related complaints opened during the reporting period is equivalent in volume to 0 complaints per 1000 Insurance and pure protection policies previously sold.

BMW Financial Services (GB) Limited along with other motor finance firms has received a significant increase in complaints linked to Discretionary Commission Arrangements (“DCA”). Further, the ratio of complaints opened per 1,000 credit-related regulated agreements is also higher, as a result of the significant increase in complaints linked to DCA.

The number of credit related complaints opened during the reporting period is equivalent in volume to 958.17 complaints per 1000 credit-related regulated agreements in place on 30 June 2026.