

Omni Capital Retail Finance – Section 75 Claim Form

Completing this form fully helps us deal with your claim faster. We will use the information in this form to assess your claim, and we may contact you for more details. Raising a claim with us does not guarantee it will be upheld. If we can't accept your claim for any reason, we will let you know why.

Once completed, please return this form along with any supporting evidence to claims@ocrf.co.uk.

Your credit agreement (loan) details

Loan/ account number:	_____
Date agreement started:	DD / MM / YYYY
Purchase date (if different):	DD / MM / YYYY
Retailer/ supplier name:	_____

Before you start (quick eligibility check)

On **15 July 2026**, the rules changed about who can raise a claim under Section 75 for certain credit agreements.

Q1. Did your credit agreement (loan) start before 15 July 2026?

If you answered “Yes” (started before 15 July 2026): To make a claim, your agreement must be regulated under the Consumer Credit Act. This is usually shown in your loan documentation.

Important: If your agreement is interest free and for less than 12 months, it is typically not regulated, and Section 75 may not apply.

Yes No Not Sure

Q2. Is your agreement regulated (as shown on your loan documentation)?

Yes No Not Sure

Q3. The agreement is in my name and:

- I personally used or received the goods or services.
- I purchased the goods or services on behalf of a minor (under 18).
- I purchased the goods or services on behalf of someone else (over 18).

Important: If the agreement is not in your name, you will not be eligible to raise a Section 75 Claim

Q5. Have you contacted the retailer/ supplier to try to resolve the issue?

Yes No

If you answered “No”, why not?

- Retailer/ supplier is in administration/ insolvent
- Cannot contact retailer/ supplier
- Other (please specify): _____

Your claim details

Q6. What type of claim are you raising? (tick all that apply)

Important: Please see your [FAQs](#) for more information about what each of the options means.

- Breach of contract
- Misrepresentation
- Retailer in administration/ insolvent
- Not sure
- Other: _____

Q7. Key dates regarding your claim

Date you first noticed the problem: DD / MM / YYYY

Date you contacted retailer (if applicable): DD / MM / YYYY

Q8. Please describe what happened

Important: Please be as detailed as you can. Where possible include what you bought, what went wrong and what the retailer said or did.

Q9. Why do you believe this is a breach of contract and/ or misrepresentation?

Important: Please be as detailed as you can. If you are not sure, tell us what you expected vs what happened. What part of the contract do you think was broken and/ or which term or statement do you believe was false or misleading.

Evidence checklist

To help us investigate you will need to provide all the evidence you have to support your claim.

This can be documentation regarding your products and services and copies of any correspondence you had with the retailer in relation to your claim.

If your claim is regarding misrepresentation or home improvement products, we may require you to obtain an independent report (at your cost) to evidence your claim.

Q11. What evidence can you provide? (tick all that apply)

- Order confirmation/ invoice/ receipt
- Proof of delivery/ tracking
- Photos (if relevant)
- Independent report (if relevant)
- Emails/ messages with retailer
- Retailer insolvency/ administration notice
- Other: _____

Important: Please ensure all supporting evidence confirmed above is included in the email when submitting this form.

Declaration

- I confirm that, to the best of my knowledge, the information I have provided is true and complete.
- I authorise you to contact any relevant third parties to assess my claim.
- I understand that providing false or misleading information may delay or invalidate my claim.

Date: DD / MM / YYYY