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Angel ruling gives motorists a route to court as car finance redress scheme stays under legal challenge

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Sentinel Legal applauds Barings Law for doing the hard yards while CMCs and passive operators wait for the path of least resistance

Cheltenham, 30 June 2026: Sentinel Legal, the UK's leading car finance claims law firm, has welcomed the Court of Appeal judgment in Angel and others v Black Horse as a major win for consumers caught in the car finance commission scandal.

The underlying claims were brought by Barings Law, which pioneered the omnibus route now used by around 5,800 motorists. The Court of Appeal has upheld that route, confirming that consumers can pursue large scale car finance claims together through the courts, rather than waiting for a redress scheme that remains under legal challenge.

For the British public, Angel delivers the clarity that has been missing. Consumers now have a clear route to pursue redress through the courts.

They do not have to wait for a redress scheme that is being challenged by lenders arguing over how little they should have to pay. They do not have to sit back while the process is delayed, diluted or fought over behind closed doors.

The court route is open. That is the importance of Angel.

CMC land grabbing has left consumers exposed

The ruling also exposes what has been happening across the car finance claims market. CMCs have been land grabbing cases through aggressive advertising and misleading marketing, while many of them have no ability or know how to take a lender to court.

CMC's can sign consumers up. They can collect documents. They can send complaints. They can tell people to wait. But if they cannot issue proceedings or conduct litigation, they cannot protect the consumer when a lender refuses to pay what a claim is truly worth.

Too many consumers have been pulled into processes whose only real plan is to wait for the same legally challenged redress scheme that lenders are now fighting over. That is not access to justice. That is claims harvesting.

It is easy to wait for a redress scheme and then sit back while someone else does the fighting. Barings Law did the opposite. They carried the litigation risk and helped preserve a route to court for the British public. Sentinel Legal applauds that work.

The path of least resistance

Angel also puts pressure on the wider legal market. Some firms and claims operators have been waiting for the path of least resistance. They want maximum return with minimum risk.

A consumer claim should not be treated as a spreadsheet asset waiting for a regulator to create a payout mechanism. These are real people who may have paid too much for their car finance because of hidden commission and unfair lending.

If a business holds itself out as acting for consumers, it should be able to answer one question: can you take the lender to court? If the answer is no, the consumer should be asking why that company is holding the claim at all.

Sam Ward, Director of Sentinel Legal, said:

"Angel is a proper win for the British public, and it was Barings Law's case. They stood up, did the hard yards and pioneered an omnibus route that gives consumers a genuine way forward.

"For too long, motorists have been told to wait. Wait for the Court of Appeal, Wait for the Supreme Court,

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Wait for the FCA. Wait for lenders. Wait for a redress scheme that is now legally challenged by parties arguing over how little the industry should have to pay. That is not good enough.

“Consumers now have a court route. Not a promise. Not a wait and see. A real route.

“It also exposes the land grab across the CMC market. Signing someone up is not representation. Running adverts is not litigation. Holding a claim while waiting for someone else to do the work is not access to justice.

“The same applies to any law firm waiting for the path of least resistance. Barings Law has shown what proper action looks like, and Sentinel Legal fully supports it.

“Our message to consumers is simple. Do not assume the FCA scheme is your only option. Ask who is holding your claim, what they are doing with it, and whether they can take your lender to court. If they cannot, ask why they are involved at all.”

Consumers urged to check who is handling their claim

Motorists who bought a vehicle using PCP, HP or another form of motor finance should check whether their agreement may have involved hidden commission, discretionary commission arrangements, inflated interest rates or other unfair finance practices.

Consumers already signed up with a CMC should check whether that company has a genuine route to court. The key question is simple: can they take the lender to court if the lender does not pay the correct level of compensation? If the answer is no, consumers should consider whether their claim is in the right place.

About Sentinel Legal

Sentinel Legal is an SRA regulated law firm and the UK’s leading specialist in car finance claims, having won more car finance claims than any other firm in the UK. The firm acts for consumers affected by hidden commission, unfair broker and lender arrangements and other motor finance mis-selling across PCP, HP and related vehicle finance agreements.

Sentinel Legal combines specialist legal expertise with in-house technology, allowing it to process high volume consumer claims with speed, accuracy and proper legal oversight.

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Notes to editors

1. Angel and others v Black Horse concerns whether around 5,800 motor finance claimants can pursue their claims together using omnibus claim forms rather than as separate individual claims. The High Court confirmed the omnibus route in Angel v Black Horse Ltd [2025] EWHC 490 (KB) on 4 March 2025. The lenders appealed, the Court of Appeal heard the appeal on 22 to 23 April 2026, and on 30 June 2026 the Court of Appeal handed down judgment upholding the omnibus route and allowing the claims to proceed.

2. The claims concern undisclosed and allegedly unfair discretionary commission arrangements under section 140A of the Consumer Credit Act 1974.

3. The FCA has confirmed that its motor finance redress scheme has been legally challenged. The FCA, SRA, ICO and ASA have launched joint action targeting poor motor finance claims practices, including misleading adverts, multiple representation and unfair exit fees.

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