

IDD Initial Disclosure Document

David James Limited
Front Street
Benton
Newcastle Upon Tyne
NE128AE



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

David James Limited is a Credit Broker not a Lender and can introduce you to a limited number of lenders and finance products to assist with your vehicle purchase. Occasionally, we may need to use the services of a credit broker - we will advise you if this is applicable. We are not an independent financial advisor and do not make recommendation, however, we will provide you with information on products which may suit your requirements based on information you disclose, to assist you in making an informed decision on your purchase.

3. Which service will we provide you with?

We will provide you with information to assist with your funding decision on:

- Credit Agreements that we may be able to offer are - Hire Purchase, PCP, and Lease Purchase.

4. What will you have to pay us for our services?

No fee

You will receive a quotation which will tell you about the costs of each of the products and any other fees relating to any particular credit agreement or insurance policy.

Lenders will pay a fixed commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions. However, any such amount lenders pay us will not affect the amount you pay under your finance agreement, all of which are set by the lender concerned.

5. Who regulates us?

David James Limited is directly authorised and regulated by the Financial Conduct Authority for consumer credit activities: our Firm Reference Number (FRN) is 663755. David James Limited is a Credit Broker not a Lender. Our FCA permitted business is arranging finance products.

You can check this on the FCA Register by visiting the www.fca.org.uk

6. What to do if you have a complaint.

If you wish to register a complaint, please contact us:

In writing David James Limited, Front Street, Benton, Newcastle Upon Tyne, NE128AE

By phone 0191 2661457

If you cannot settle your complaint with us: You may be entitled to refer it to the Financial Ombudsman Service.

www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Finance products are not covered by this scheme.