

Initial Disclosure Document

Information about our finance services



The Financial Conduct Authority (FCA)

The FCA is the independent regulator of financial services in the UK. This document contains important information to help you decide if our services are right for your vehicle finance needs.

Who Are We?

We are **DealDrive Motors Ltd**, a **credit broker, not a lender**.

Our registered and trading address is: **Unit 6 Commerce Way, Middlesbrough, TS6 6UR**.

Contact Details:

- **Telephone:** 07784900008 / 01642 740748
- **Email:** info@ddmotors.co.uk

We are authorized and regulated by the Financial Conduct Authority (FCA). Our **Firm Reference Number** is **99319**. You can verify our registration by visiting the FCA's register at <https://register.fca.org.uk/> or by contacting the FCA on 0300 500 8082.

The Products We Offer

We act as a **credit broker** to assist you in arranging finance for your vehicle purchase. We can introduce you to a limited number of carefully selected lenders and their finance products, each of which may have different interest rates and terms.

In some instances, we may use the services of a third-party credit broker to arrange finance. If this applies, we will notify you in advance.

We do not offer independent financial advice and will not make specific recommendations. However, based on the information you provide, we will give you relevant details about finance products that may suit your needs, enabling you to make an informed decision.

Types of Finance Products We Provide Information About

We can provide you with information on finance options such as:

- Credit Agreements
- Hire Purchase
- Personal Contract Purchase (PCP)
- Lease Purchase
- Conditional Sale

What Will You Have to Pay Us for Our Services?

We do not charge you a fee for introducing you to a lender. However, we may/will receive a **commission** from the lender for this introduction. This commission may be a fixed amount or a percentage of the amount you borrow, and it can influence the total cost of your loan agreement.

Commission Declaration

As part of the latest regulations and rulings, you have the right to know the exact amount of commission we will receive, as well as how it is calculated. If you would like this information, please ask us, and where available we will provide the details prior to your signing any agreement.

Note: The amount of commission we receive does not influence the overall amount you pay under your credit agreement. However, we encourage you to consider commission as a factor in your decision to ensure you make an informed choice.

What to Do If You Have a Complaint

If you are dissatisfied with our services or the finance products we have arranged for you, please contact us:

- **By email:** info@ddmotors.co.uk
- **In writing:** DealDrive Motors Ltd, Unit 6 Commerce Way, Middlesbrough, TS6 6UR
- **By telephone:** 01642 740748

We take complaints seriously and will do our best to resolve them. If you are not satisfied with our final decision, you have the right to refer your complaint to the **Financial Ombudsman Service**, which provides free, impartial assistance to resolve disputes.

The Financial Ombudsman Service can be contacted at:

- **Telephone:** 0800 023 4567 or 0300 123 9123
- **Website:** www.financial-ombudsman.org.uk

Customer Declaration

By proceeding with the finance options provided by DealDrive Motors Ltd, I confirm that I have read and understood this Initial Disclosure Document, including the commission details and my right to request further information on commission amounts and calculations.