

Last Updated: 27/05/2025

## 1. Introduction

Merlin Performance ("we", "our", "us") is committed to providing an excellent service. This Initial Disclosure Document explains the service we provide and how we may collect commission.

We are registered in England and Wales, and our registered office is at:

**Unit 4, Vitrage Technical Park, Poole, BH170GL**

Company Registration Number: **15945896**

FCA Firm Reference Number: **1027001**

If you have any questions about this policy, please contact us:

Email: **info@merlin-performance.com**

Phone: **01202 933758**

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## 2. The services we offer

We act as a credit broker, not a lender. This means we can introduce you to a carefully selected panel of lenders who may be able to offer you finance for your vehicle purchase. We do not provide independent financial advice or recommendations.

Our panel of lenders is not exhaustive and may include lenders with whom we have commercial relationships.

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## 3. How we are paid

- We do not charge you a fee for our services.
- We may receive a commission from the finance provider if you proceed with a finance agreement arranged through us.
- The amount of commission may be a fixed fee or a percentage of the amount borrowed, and it can vary depending on the lender, the product, and how you were introduced to us.
- In some cases, a portion of this commission may also be paid to a third party, such as a broker or introducer.

If you'd like to know the exact amount of commission, how it is calculated, and how much we retain, we will provide this information upon request. If a finance offer is made to you, we will obtain your informed consent before proceeding.

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## 4. Credit and affordability checks

All finance providers will carry out a credit assessment before making an offer. This may involve a soft or hard credit search, which will be recorded on your credit file and could be visible to other lenders.

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## 5. Your responsibilities

Please ensure that:

- The information you provide is accurate and complete
- You read all documentation carefully
- You ask questions about anything you do not understand

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## 6. Complaints

If you are unhappy with any aspect of our service, please contact us:

Email: **info@merlin-performance.com**

Phone: **01202 933758**

If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service:

Website: **www.financial-ombudsman.org.uk**

Phone: **0800 023 4567**