

Chapter 12

Charges



12.7 Home purchase plans

Who?

12.7.1

G

The FCA believes that *Principle 7* requires charges imposed by a *firm* on *customers* to be transparent and that imposing unfair or excessive charges is inconsistent with *Principle 6*.

Note: A *firm* should also have regard to its obligations under the *Unfair Terms Regulations* (for contracts entered into before 1 October 2015) or the *CRA* and may find material on the FCA website concerning the FCA consumer protection powers useful.