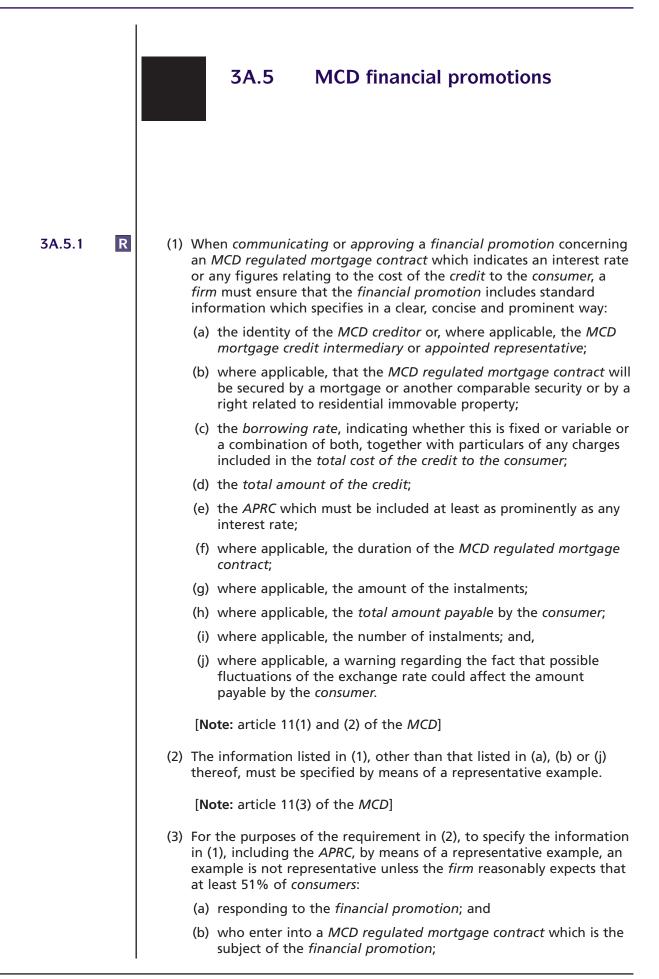
Mortgages and Home Finance: Conduct of Business Sourcebook

Chapter 3A

Financial promotions and communications with customers



would be charged the specified APRC or below.

[Note: article 11(3) of the MCD]

(4) Where the conclusion of a contract regarding an ancillary service, in particular insurance, is compulsory in order to obtain the *MCD* regulated mortgage contract or to obtain it on the terms and conditions marketed, and the cost of that service cannot be determined in advance, the obligation to enter into that contract must be stated in a clear, concise and prominent way, together with the *APRC*.

[Note: article 11(4) of the MCD]

(5) The information referred to in (1) and (4) must be easily legible or clearly audible as appropriate, depending on the medium used for advertising.

[Note: article 11(5) of the MCD]

3A.5.2

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Inclusion of a representative example, where required, does not preclude the inclusion of additional cost information, relating to individual products or types of product, subject to this being fair, clear and not misleading. For example, a *firm* may wish to include a table setting out details of a number of products, for comparative purposes, with the required overall representative example stated (being representative of all agreements expected to result from the *financial promotion*, and shown with sufficient prominence).