

## Chapter 5A

# MCD Pre-application disclosure



## 5A.6 Other information

- 5A.6.1** **R**
- (1) A *firm* may provide information to the *consumer* in addition to that contained in the *ESIS*.
  - (2) A *firm* must provide the additional information in (1) in a separate document.
  - (3) A *firm* may annexe the separate document in (2) to the *ESIS*.

[Note: article 14(8) of the *MCD*]

- 5A.6.2** **R**
- (1) Where a *firm* issues an *ESIS* in relation to an *MCD lifetime mortgage*, the *firm* must simultaneously issue the *consumer* with a document in a *durable medium* containing the statements and warnings set out in the following rules, as modified by (2) below, as if the mortgage was an *MCD exempt lifetime mortgage*: ■ MCOB 9.4.33 R, ■ MCOB 9.4.35 R, ■ MCOB 9.4.62 R, and ■ MCOB 9.4.63 R only.
  - (2) The document issued under (1) must contain the prescribed section headings but need not contain section numbers or otherwise comply with the format of an *illustration*.

- 5A.6.3** **G**
- Firms* are reminded of their general obligation for communications to *customers* to be fair, clear and not misleading.