

## Chapter 3

# Financial promotions and communications with customers

## 3.4 Risk warning for high-cost short-term credit

[Note: Until the end of 30 June 2014, transitional provisions apply to  
■ CONC 3.4: see ■ CONC TP 31]

### Risk warnings

3.4.1

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(1) A *firm* must not *communicate* or *approve* for *communication* a *financial promotion* in relation to *high-cost short-term credit*, unless it contains the following risk warning:

“Warning: Late repayment can cause you serious money problems.  
For help, go to [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk)”.

(2) [deleted]

(3) Instead of the website address in paragraph (1), a *firm* may include the Money Advice Service’s logo registered community trade mark number EU009695909.

(4) The risk warning must be included in a *financial promotion* in a prominent way.

3.4.2

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