

Chapter 4

Communications and financial promotions

4.1 Application

- 4.1.1** **R** This section applies to a *firm*:
- (1) *communicating with a customer or covered individual under a new funeral plan or subsisting funeral plan in relation to its regulated funeral plan activity; and*
 - (2) *communicating or approving a financial promotion in relation to a funeral plan contract or a regulated funeral plan activity unless that financial promotion could lawfully be communicated by an unauthorised person without approval.*
- 4.1.2** **G** A *firm* is required to comply with the *financial promotion rules* in relation to a *financial promotion communicated* by its *appointed representative* even where the *financial promotion* does not require *approval* because of the exemption in article 16 of the *Financial Promotion Order* (Exempt persons).
[Note: section 39 of the Act]