

# Chapter 12

## Charges



12.7 Home purchase plans

Who?

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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.