

## 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.