

## Chapter 6A

# MCD disclosure at the offer stage



## 6A.5 MCD distance contracts with retail customers

### 6A.5.1

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If a *firm* makes an offer to a *consumer* with a view to entering into or varying an *MCD regulated mortgage contract* which is a *distance contract*, it must provide the *consumer* with the following information with the *offer document*:

- (1) the *EEA State* or states whose laws are taken by the *firm* as a basis for the establishment of relations with the *consumer* prior to the conclusion of the *MCD regulated mortgage contract*;
- (2) any contractual clause on law applicable to the *MCD regulated mortgage contract* or a competent court, or both;
- (3) the language in which the contract is supplied and in which the *firm* will communicate during the course of the *MCD regulated mortgage contract*; and
- (4) if not provided previously:
  - (a) all of the contractual terms and conditions of the *MCD regulated mortgage contract* to which the *offer document* relates; and
  - (b)
    - (i) an appropriate status disclosure statement (compliant with ■ GEN 4) for the *MCD mortgage lender*;
    - (ii) the *MCD mortgage lender's* firm reference number; and
    - (iii) confirmation that the *customer* can check the *Financial Services Register* on the *FCA's* website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the *FCA* on 0800 111 6768.