

Chapter 6

Information about the firm, its services and remuneration

Combined initial disclosure document described in COBS 6.3, ICOBS 4.5 and MCOB 4.4A.20G

FCA

This specimen covers services in relation to *packaged products, non-investment insurance contracts and home finance transactions* (including *equity release transactions*).

If the *firm* is not providing services in relation to all products, the parts of the *combined initial disclosure document* that are not relevant should be omitted.

Firms should omit the notes and square brackets that appear in the following *combined initial disclosure document*. The completed *combined initial disclosure document* should contain the keyfacts logo, headings and text in the order shown and in accordance with the notes. Subject to this, a *firm* may use its own house style and brand.

COBS 6 Annex 2: Combined initial disclosure document described in COBS 6.3, ICOBS 4.5, MCOB 4.4.1R(1) and MCOB 4.10.2R(1) - COBS 6 Annex 2

