

Scheme case may no longer fall within subject matter of scheme, write to consumer

CONRED 4.3.7R, CONRED 4.3.8R and CONRED 4 Annex 6R

By [7 months after scheme effective date]

Firm makes finding on suitability of advice

By [7 months after scheme effective date]

'Unsuitable'

'Suitable'

'Unsuitable' but did not cause loss

Issue no loss redress determination. Notify the FCA of outcome and consumer details

Issue no loss redress determination

CONRED 4.3.14R, CONRED 4.3.15R and CONRED 4 Annex 8R/9R

For suitable redress determinations, notify the FCA in the first regular report which falls due after the expiry of 14 days from the date of the redress determination

Issue letter notifying about the firm's finding of unsuitable advice

CONRED 4.3.14R and CONRED 4 Annex 7R

Contact consumer and/or third party with the consumer's authority (including issuing chaser letter, and taking reasonable steps to make contact) and, if sufficient information received, complete redress calculation. If consumer requests augmentation, issue a further letter and, if necessary a chaser letter, to third parties to seek necessary information.

CONRED 4.3.14R, CONRED 4.4.14R and CONRED 4 Annex 10R/11R

Send initial letter requesting information at the same time as sending the redress determination (or when authority is received to write to a third party)

Send chaser letter within 5 business days of the consumer or third party not replying to initial letter after 14 days.

Information not provided to calculate redress

Information provided with or without request to augment and/or consider other losses

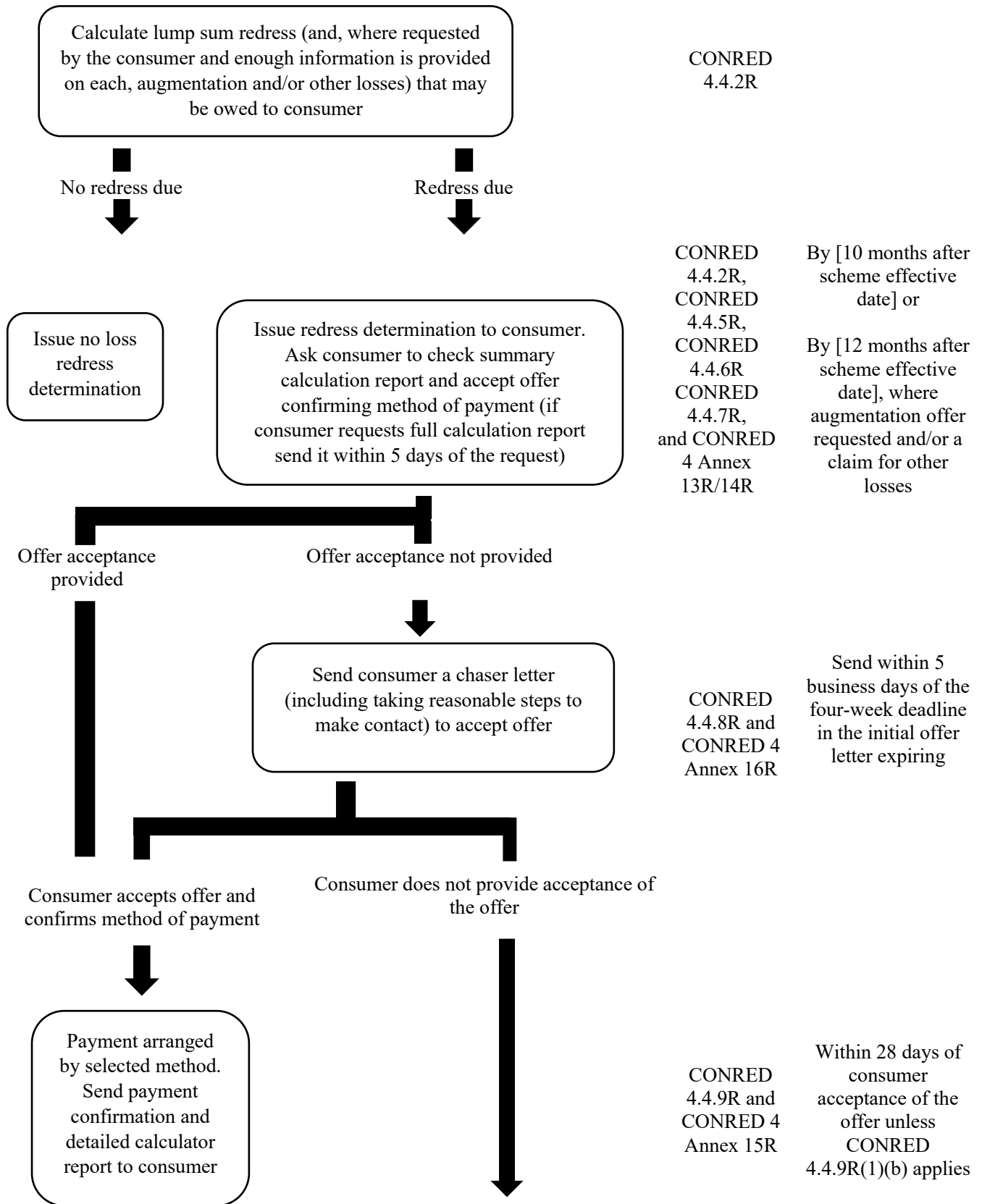
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CONRED 4.4.18R, CONRED 4.4.19R, CONRED 4.4.20R

By [10 months after scheme effective date] or By [12 months after scheme effective date] where augmentation

and offer requested and/or a claim for other losses
CONRED 4 Annex 12R

CONRED 4.4.2R



Offer expires, write to consumer.
Firm to fairly consider exceptional
circumstances for paying offer
beyond its validity period

CONRED
4.4.8R and
CONRED 4
Annex 17R

Offer expires 3
months after date of
initial offer letter,
and letter to be sent
to consumer within
5 days of offer
expiry