Chapter 2

Conduct of business standards: general

Distance marketing information

This Annex belongs to ■ CONC 2.7.2 R (The distance marketing disclosure rules)

Information about the firm	
(1)	The name and the main business of the *firm*, the geographical address at which it is established and any other geographical address relevant for the *consumer's* relations with the *firm*.
(2)	Where the *firm* has a representative established in the *UK*, the name of that representative and the geographical address relevant for the *consumer's* relations with that representative.
(3)	Where the *consumer's* dealings are with any professional other than the *firm*, the identity of that professional, the capacity in which he is acting with respect to the *consumer*, and the geographical address relevant to the *consumer's* relations with that professional.
(4)	The particulars of the public register in which the *firm* is entered, its registration number in that register and the particulars of the relevant supervisory authority, including an appropriate statutory status disclosure statement (GEN 4), a statement that the *firm* is on the *Financial Services Register* and its firm reference number.
Information about the financial service	
(5)	A description of the main characteristics of the service the *firm* will provide.
(6)	The total price to be paid by the *consumer* to the *firm* for the financial service, including all related fees, charges and expenses, and all taxes paid through the *firm* or, where an exact price cannot be indicated, the basis for the calculation of the price enabling the *consumer* to verify it.
(7)	Where relevant, notice indicating that the service is related to instruments involving special risks related to their specific features or the operations to be executed, or whose price depends on fluctuations in the financial markets outside the firm's control and that past performance is no indicator of future performance.
(8)	Notice of the possibility that other taxes or costs may exist that are not paid via the *firm* or imposed by it.
(9)	Any limitations on the period for which the information provided is valid, including a clear explanation as to how long the *firm's* offer applies as it stands.
(10)	The arrangements for payment and performance.
(11)	Details of any specific additional cost to the *consumer* for using a means of distance communication.
Information about the contract	
(12)	The existence or absence of any right to cancel under section 66A or 67 of the *CCA* or the cancellation *rules* in CONC 11.1 and, where there is such a right, its duration and the conditions for exercising it, including information on the amount which the *consumer* may be required to pay (or which may not be returned to the *consumer*) in accordance with those provisions or *rules*, as well as the consequences of not exercising the right to cancel.
(13)	The minimum duration of the contract, in the case of services to be performed permanently or recurrently.
(14)	Information on any rights the parties may have to terminate the contract early or unilaterally under its terms, including any penalties imposed by the contract in such cases.

(15) Practical instructions for exercising any right to cancel, including the address to which any cancellation notice should be sent.

(16) [deleted]

(17) Any contractual clause on the law applicable to the contract or on the competent court, or both.

(18) In which language, or languages, the contractual terms and conditions and the other information in this Annex will be supplied and in which language, or languages, the *firm*, with the agreement of the *consumer*, undertakes to communicate during the duration of the contract.

Information about redress

(19) How to complain to the *firm*, whether complaints may subsequently be referred to the *Financial Ombudsman Service* and, if so, the methods for having access to that body, together with equivalent information about any other applicable named complaints scheme

(20) Whether compensation may be available from the *compensation scheme*, or any other named compensation scheme, if the *firm* is unable to meet its liabilities.

[**Note:** Recitals 21 and 23 to, and article 3(1) of, the *Distance Marketing Directive*]