

General Provisions

Chapter 4

Statutory status disclosure

4.4 Business for retail clients from non-UK offices

4.4.1

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(1) If, in any communication:

(a) made to:

- (i) (in relation to a *non-investment insurance contract*) a consumer;
- (ii) (in relation to a *home finance transaction*) a customer; or
- (iii) (in all other cases) a *retail client*; and

(b) in connection with a *regulated activity* carried on from an establishment of the *firm* (or its *appointed representative*) that is not in the *United Kingdom*;

the *firm* indicates that it is an *authorised person*, it must also, where relevant, and with equal prominence, give the information in (2) in writing.

(2) The information required is that in some or all respects the *regulatory system* applying will be different from that of the *United Kingdom*. The *firm* may also indicate the protections and complaints or compensation arrangements available under another relevant system of regulation.

(3) A *firm* need not provide the information required by (1) if it has already provided it in writing to the *customer* to whom the communication is made.

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Exception

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This section does not apply in relation to *regulated claims management activities* (but *firms* carrying on such activities in *Great Britain* will be subject to ■ GEN 4.3: see ■ GEN 4.1.2R).