



**REGULATE**  
**COMMUNICATE**  
**INNOVATE**

# PRICE & VALUE OUTCOME

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The costs and charges paid by consumers are reasonable compared to the overall benefits they receive

# PRICE & VALUE OUTCOME

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- Reminder the Wording for Mortgage products that you offer is:  
  
“We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender”
- One IDD per Firm for Regulated activity
- One disclosure document for Non Regulated activity

# PRICE & VALUE OUTCOME

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- Expected to evidence that your Firm culture is delivering the right outcome for the consumer
- Financial Incentives – Understand how you pay your advisers and staff; no biases!
- Any harm identified

