

Financial Services Consumer Panel

AN INDEPENDENT VOICE FOR CONSUMERS OF FINANCIAL SERVICES

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Victoria Barnard,
Mortgage Policy,
Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

05 August 2013

Dear Victoria,

**CP13/3 - Quarterly consultation No.1 - Mortgage Market Review:
Perimeter Guidance, Professional Standards and Pipeline -**

This is the Financial Services Consumer Panel's response to the Financial Conduct Authority (FCA) quarterly consultation. Our response specifically relates to chapter three on the Mortgage Market Review: Perimeter Guidance, Professional Standards and Pipeline.

Overall the Panel believes that the proposed amendments set out in the quarterly consultation are sensible and we agree with the importance of providing further clarity about where the boundary lies between giving information and providing regulated advice.

Sincerely,

Chair
Financial Services Consumer Panel