## Additional Fees/Levies for 2012/2013 - Money Advice Service Consultation (MAS) Rates

Costs are allocated to firms who benefit most from the provision of debt advice. Research undertaken by MAS showed that household debt is 15% unsecured and 85% secured. We therefore used this split to allocate the funding requirement between the following fee-blocks:

£5.2m (15%) to A001 (Deposit acceptors) fee-block called MA01. These firms provide unsecured lending; and,

£29.3m (85%) to A002 (Home finance providers and administrators) fee-block called MA02. These firms provide secured lending.

The fees calculator does not include provision for MAS Debt Advice in the Consultation Rates but does in the Final Rates.

More information on the funding requirements for MAS can be found here <u>CP12/3</u>.