



Supporting intermediaries in treating customers fairly

Q1 How confident do you feel with regards to your knowledge on the changes proposed under MMR?

Very	17	10.69%
Fairly	73	45.91%
Not very	53	33.33%
Not at all	16	10.06%
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Q2 Do you think that Execution Only should remain an option within the new regulatory framework?

Yes	58	36.71%
No	75	47.47%
Not Sure	25	15.82%
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Q3 Do you agree with the proposals that all advisers have the same qualification whether they work for a lender or as independent advisers?

Yes	136	86.08%
No	22	13.92%
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Q4 How concerned are you about the following MMR proposals?

Affordability		
Very concerned	42	26.42%
Fairly Concerned	58	36.48%
Not very	46	28.93%
Not at all	13	8.18%
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Appropriateness		
Very concerned	29	18.24%
Fairly Concerned	67	42.14%
Not very	52	32.70%
Not at all	11	6.92%
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Approved persons regime		
Very concerned	30	18.87%
Fairly Concerned	47	29.56%
Not very	54	33.96%
Not at all	28	17.61%
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Advised and non-advised sales		
Very concerned	53	33.33%
Fairly Concerned	54	33.96%
Not very	31	19.50%
Not at all	21	13.21%
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Q5 Have you and/or your firm submitted a response to the FSA and/or one of the industry trade bodies outlining your views in respect of proposals suggested under MMR?

Yes	14	8.86%
Not yet, but I plan to do so	49	31.01%
No, I have no plans to	95	60.13%
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Q6 Are you?

IFA	30	18.87%
AR	31	19.50%
DA	60	37.74%
Mortgage Lender	4	2.52%
Trade Body	1	0.63%
Management Consultant	3	1.89%
Compliance Consultant	10	6.29%
Journalist		0.00%
Insurance Broker	5	3.14%
Other	15	9.43%
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