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STATUTORY INSTRUMENTS

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**2004 No. 2095**

**FINANCIAL SERVICES AND MARKETS**

**The Financial Services (Distance Marketing) Regulations 2004**

*Made - - - - 4th August 2004*  
*Laid before Parliament 5th August 2004*  
*Coming into force 31st October 2004*

**THE FINANCIAL SERVICES (DISTANCE  
MARKETING) REGULATIONS 2004**

1. Citation, commencement and extent
2. Interpretation
3. Scope of these Regulations
4. (1) Regulations 7 to 11 do not apply in relation...
5. (1) Where a consumer and a supplier enter an initial...
6. Financial services marketed by an intermediary
7. Information required prior to the conclusion of the contract
8. Written and additional information
9. Right to cancel
10. Cancellation period
11. Exceptions to the right to cancel
12. Automatic cancellation of an attached distance contract
13. Payment for services provided before cancellation
14. Payment by card
15. Unsolicited services
16. Prevention of contracting-out
17. Enforcement authorities
18. Consideration of complaints
19. Injunctions to secure compliance with these Regulations
20. Notification of undertakings and orders to the relevant regulator
21. Publication, information and advice
22. Offences
23. Functions of the Authority
24. Amendment of the Unfair Terms in Consumer Contracts Regulations 1999
25. Amendment of the Consumer Protection (Distance Selling) Regulations 2000
26. Amendment of the Enterprise Act 2002

**Changes to legislation:** *The Financial Services (Distance Marketing) Regulations 2004 is up to date with all changes known to be in force on or before 31 December 2023. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

27. Amendment of the Enterprise Act 2002 (Part 8 Community Infringements Specified UK Laws) Order 2003
28. Amendment of the Enterprise Act 2002 (Part 8 Notice to OFT of Intended Prosecution Specified Enactments, Revocation and Transitional Provision) Order 2003
29. Transitional provisions  
Signature

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SCHEDULE 1 — Information required prior to the conclusion of the contract

1. The identity and the main business of the supplier, the...
2. Where the supplier has a representative established in the United...
3. Where the consumer's dealings are with any professional other than...
4. Where the supplier is registered in a trade or similar...
5. Where the supplier's activity is subject to an authorisation scheme,...
6. A description of the main characteristics of the financial service....
7. The total price to be paid by the consumer to...
8. Where relevant, notice indicating that: (i) the financial service is...
9. Notice of the possibility that other taxes or costs may...
10. Any limitations of the period for which the information provided...
11. The arrangements for payment and for performance.
12. Any specific additional cost for the consumer of using the...
13. Whether or not there is a right of cancellation and,...
14. The minimum duration of the distance contract in the case...
15. Information on any rights the parties may have to terminate...
16. Practical instructions for exercising the right to cancel in accordance...
17. The EEA State or States whose laws are taken by...
18. Any contractual clause on the law applicable to the distance...
19. In which language, or languages: (i) the contractual terms and...
20. Whether or not there is an out-of-court complaint and redress...
21. The existence of guarantee funds or other compensation arrangements, as...

SCHEDULE 2 — Information required in the case of voice telephone communications

1. The identity of the person in contact with the consumer...
2. A description of the main characteristics of the financial service....
3. The total price to be paid by the consumer to...
4. Notice of the possibility that other taxes or costs may...
5. Whether or not there is a right to cancel and,...
6. That other information is available on request and the nature...

Explanatory Note

**Changes to legislation:**

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[View outstanding changes](#)

**Changes and effects yet to be applied to :**

- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)