

SCHEDULE 1

Regulations 7(1) and 8(1)

Information required prior to the conclusion of the contract

1. The identity and the main business of the supplier, the geographical address at which the supplier is established and any other geographical address relevant to the consumer's relations with the supplier.

2. Where the supplier has a representative established in the consumer's State of residence, the identity of that representative and the geographical address relevant to the consumer's relations with him.

3. Where the consumer's dealings are with any professional other than the supplier, the identity of that professional, the capacity in which he is acting with respect to the consumer, and the geographical address relevant to the consumer's relations with that professional.

4. Where the supplier is registered in a trade or similar public register, the particulars of the register in which the supplier is entered and his registration number or an equivalent means of identification in that register.

5. Where the supplier's activity is subject to an authorisation scheme, the particulars of the relevant supervisory authority.

6. A description of the main characteristics of the financial service.

7. The total price to be paid by the consumer to the supplier for the financial service, including all related fees, charges and expenses, and all taxes paid via the supplier or, where an exact price cannot be indicated, the basis for the calculation of the price enabling the consumer to verify it.

8. Where relevant, notice indicating that: (i) the financial service is related to instruments involving special risks related to their specific features or the operations to be executed or whose price depends on fluctuations in the financial markets outside the supplier's control; and (ii) historical performances are no indicators for future performances.

9. Notice of the possibility that other taxes or costs may exist that are not paid via the supplier or imposed by him.

10. Any limitations of the period for which the information provided is valid.

11. The arrangements for payment and for performance.

12. Any specific additional cost for the consumer of using the means of distance communication, if such additional cost is charged.

13. Whether or not there is a right of cancellation and, where there is a right of cancellation, its duration and the conditions for exercising it, including information on the amount which the consumer may be required to pay in accordance with regulation 13, as well as the consequences of not exercising that right.

14. The minimum duration of the distance contract in the case of financial services to be performed indefinitely or recurrently.

15. Information on any rights the parties may have to terminate the distance contract early or unilaterally by virtue of the terms of the contract, including any penalties imposed by the contract in such cases.

16. Practical instructions for exercising the right to cancel in accordance with regulation 9 indicating, among other things, the address at which the notice of cancellation should be left or to which it should be sent by post, and any facsimile number or electronic mail address to which it should be sent.

Status: This is the original version (as it was originally made).

17. The EEA State or States whose laws are taken by the supplier as a basis for the establishment of relations with the consumer prior to the conclusion of the distance contract.

18. Any contractual clause on the law applicable to the distance contract or on the competent court.

19. In which language, or languages: (i) the contractual terms and conditions, and the prior information specified in this Schedule, are supplied; and (ii) the supplier, with the agreement of the consumer, undertakes to communicate during the duration of the distance contract.

20. Whether or not there is an out-of-court complaint and redress mechanism for the consumer and, if so, the methods for having access to it.

21. The existence of guarantee funds or other compensation arrangements, except to the extent that they are required by Directive [94/19/EC](#) of the European Parliament and of the Council of 30 May 1994 on deposit guarantee schemes⁽¹⁾ or Directive [97/9/EC](#) of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes⁽²⁾.

(1) O.J. L 135, 31.5.1994, p. 5.

(2) O.J. L 84, 26.3.1997, p. 22.