

Fee-blocks A018 and I016

FCA	Tariff base	Annual income – home finance mediation
FCA	Valuation date	For financial year ended in calendar year ending 31 December 2016

We need fees and levies information to calculate the fees firms pay for the Financial Conduct Authority (FCA) Money Advice Services (MAS) and the Financial Ombudsman Service (FOS). We provide separate guidance for data relevant to the [FSCS levies](#).

This guidance sheet provides details on the data to include within the firm's fee tariff data form. We have given links to relevant parts of our Handbook to help you complete the form correctly. This sheet covers the following fee-blocks:

- FCA fee-block A018
- FOS industry block I016

A18

The mortgage credit directive bought firms dealing with [second charge mortgages](#) into the existing mortgage regime from March 2016. Second charge brokering **should be included** in the mortgage mediation income as from your financial year-end 2015. Second charge mortgages will no longer be regulated under consumer credit.

For more information on this fee block, including which regulated activities permissions place firms into the above fee-blocks, please refer to the Fees manual ([FEES](#)) of our Handbook,

Fee tariff bases are subject to change during the year because we consult on our fees rules. So before completing the forms see the [latest publications](#) for fees on our website. These will explain any proposed changes to the tariff data you must report, and the expected date when we will implement any changes. For [FSCS guidance](#), publication and further information on fees and levies please visit our fees website

FCA fee-block: A018 – home finance providers, advisers and arrangers

Tariff base – annual income for your financial year ended in 2016.

- home finance providers – clarification of elements of the A018 tariff base are in [CP08/18](#) chapter 9. The consultation does not involve

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changes to policy but helps home finance providers to calculate their A018 tariff data according to our policy intention.

- Annual income is defined in [FEES 4 Annex 11AR](#); guidance is set out in [FEES 4 Annex 13G](#)

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|---|
| <ul style="list-style-type: none">• Income for intermediaries |
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For the purposes of calculating annual income for fee-block A.18, also include the following:

(d) for any *home finance mediation activity* carried out by the *firm* for which it receives payment from the lender or provider on a basis other than that in (a), the value of all new mortgage advances and amounts provided under other *home finance transactions* resulting from that activity multiplied by 0.004;

PLUS:

(e) if the *firm* is a *home finance provider*, the value of all new mortgage advances and amounts provided under other *home finance transactions* which are *regulated mortgage contracts*, *home purchase plans*, *home reversion plans* or *regulated sale and rent back mediation activity*, multiplied by 0.004m, excluding mortgage advances and *home finance transactions* which result from *home finance mediation activity* carried on by another *firm*, where payment has been made by the *home finance provider* to that other *firm* under (a);

PLUS:

(f) for *firms* whose *permission* includes *administering regulated mortgage contracts*, but not *entering into a regulated mortgage contract* and *firms* whose *permission* includes *administering a home finance transaction* but not entering into a *home finance transaction*, and in either case whose *permission* does not include *advising on a home finance transaction*, the relevant amounts are multiplied by 0.15.

FOS industry block: I016 - home finance providers, advisers and arrangers

Tariff base - relevant annual income for your financial year ended in 2016

You do not need to supply tariff data for Industry block I016 as the FOS levy is currently a flat fee.

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If the firm has a valid FOS exemption as notified on the fee tariff data form no data is required.

IMPORTANT

You must return the information to our Revenue Operations department by the date shown on the front of your letter. Return your paper form by post or email via the contact details below or submit the data on line.

Before submission ensure:

- FCA and FOS tariff data have been completed and are in British £.
- You have completed and totalled all sections.
- Do not leave blanks (enter 'NIL' on the paper form or alternatively '0' when submitting on line where applicable).
- The tariff data form has been signed off at the appropriate level of seniority, e.g. compliance director, before submitting to us.
- EEA BRANCHES ONLY – If your firm is not conducting any regulated activities in the UK that place your firm in this fee-block, indicate this when returning your paper form or if submitting the form on line you must email feetariffreturns@fca.org.uk stating which of these are not applicable. We will update your online form to reflect this so you can submit your return.

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