

31 July 2019

Our Ref: FOI6603

Freedom of Information: Right to know request

Thank you for your request under the Freedom of Information Act 2000 (the Act) dated 3 July 2019 for the following information.

"Please can you provide the percentage of 35 year or longer term mortgages that are unadvised."

Your request has now been considered. As there was no term specified over which to provide a percentage we have provided a percentage based on data we hold from 1 January 2009 to 31 December 2018. Please see the information in the table below;

Regulated mortgage sales with 35+ year terms: proportion of sales with no record of advice provision, by calendar year

Calendar Year	%
2009	22.5%
2010	17.0%
2011	14.8%
2012	15.6%
2013	12.4%
2014	4.1%
2015	1.2%
2016	1.3%
2017	1.2%
2018	1.3%

Source: FCA Product Sales Data (PSD)

If you are unhappy with the decision made in relation to your request, you have the right to request an internal review. If you wish to exercise this right you should contact us within three months of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: www.ico.org.uk

Yours sincerely
Information Disclosure Team/ Cyber & Information Resilience Department



Financial Conduct Authority
12 Endeavour Square
London
E20 1JN
www.fca.org.uk