

Informed Choice: Quality, Service and Price FAQs

These FAQs have been compiled from questions raised by CLC Practices at our roadshows. They aim to address the concerns CLC Practices have raised most frequently when preparing for the new quality, service and price transparency requirements which will be in force from **6 December 2018**.

You should read this document in conjunction with the <u>CLC's Informed Choice Rules</u> and <u>Guidance</u>.

We will continue to update these questions as we receive feedback from practices. If you have a query that is not included below, please contact your Regulatory Supervision Manager (RSM) or email <u>monitoring@clc-uk.org</u>.

<u>General</u>

1. Where is a 'prominent place' on our website?

A prominent location on your website is accessible, clearly signposted and easy for visitors to find. We would expect the information to be on the homepage or one click away from the homepage.

2. Are solicitors required to publish the same information?

Yes. We have worked closely with the Solicitors Regulation Authority and CILEx Regulation in developing the requirements and guidance. This is to ensure a level playing field for all conveyancers and probate practitioners irrespective of their regulator.

3. We don't have a website. Do these requirements still apply to us?

Yes. If you don't have a website, you must provide the information by 'other reasonable means on request' which could include email, post or leaflets available for consumers visiting your office.

Costs information

4. Do we have to use a cost estimate generator to be compliant?

No. A cost estimate generator is one way of displaying cost information but there are other ways that may be more appropriate for your business and clients. For example, you may consider displaying examples of fixed fees by reference to specific values or a range of values for a range of properties.

5. If a cost generator asks for consumer email addresses / contact details before giving a cost estimate does this make it non-compliant?

Yes, if this is the only way for a consumer to obtain a cost estimate. The cost generator must be capable of producing a quote without the need for the consumer to provide any contact details (eg. telephone number or email address).

You may consider providing costs in two stages. For example, you could provide examples of fixed fees based on specific values on your website and for those consumers that would then like a quote more tailored to their circumstances, you could also provide a cost generator. In this example requiring contact details for the consumer to provide a more detailed estimate via telephone or email would be acceptable, provided there is some other indication of how much your costs are likely to be on your website.

6. Do we have to list our entire fee structure?

No, but you should provide enough examples of your fees to cover a range of services and transaction types.

7. Can we publish a range of fees rather than an average fee?

Yes. Consumers should be provided with enough cost information to make an informed decision.

8. How do we display our costs when we charge different rates at different branches or based on property postcodes?

This will depend on how you decide to publish your fees. For example, if using a cost generator, it is possible to require the property postcode in order to allocate legal fees accordingly.

If you display examples of fixed fees based on specific values or a range of values of properties, you could give an example such as: *"For the sale of a freehold house in Lincoln/with a postcode of LN1* for £200,000, we will charge £x plus VAT (+ list of disbursements etc)...please call us to receive a more specific quote for the property you are selling, taking account of your financial circumstances"

9. Do we have to disclose any panel management fees we pay as well as any other referral arrangements?

No. You will need to explain all referral arrangements to consumers so that they are aware of any financial benefits introducers may receive when recommending your practice.

10. Can we use the 'Cost Information' definition to provide additional information about each of the categories listed?

Yes. Please feel free to use any of the materials we have produced to help you provide the necessary information to consumers.

11. How do we provide an estimate for complex transactions?

We acknowledge that from time to time you may need to amend your fees when a transaction throws up unexpected issues. As is currently required, we expect you to tell the client about changes to costs you will charge as soon as possible and explain the reasons for those charges.

When providing Cost Information on your website, you may consider giving examples of some of the circumstances that may change the cost, for example if the property is leasehold and not freehold as the client initially informed you, or if a lease extension is required.

Service information

12. How long will it take to buy or sell a property?

The <u>gov.uk website</u> currently states that "[b]uying or selling a home normally takes 2 to 3 months. The process can take longer if you're part of a chain of buyers and sellers."

13. Can we still publish feedback we get from client feedback forms?

Yes, but we encourage the use of third party feedback platforms. These platforms collect and publish client feedback in an objective and sensibly moderated way.

These platforms can provide independent validation of the services you provide. They will also give you the opportunity to manage any negative feedback or comments.

14. Will the CLC check third party review websites as part of its monitoring?

We may take account of third party review websites as part of our monitoring process, as we would any other type of intelligence received.

Enforcement

15. How will the new requirements be enforced?

The new requirements are being incorporated into the Regulatory Arrangements. We will look for evidence that you are complying with these new requirements as part of our usual ongoing monitoring and inspection regime.

Where we find CLC Practices are non-compliant, we will expect them to act quickly to come into compliance. If the practice does not cooperate or act quickly, we will take action based on the individual circumstances, as we do with any other breach of the CLC Regulatory Arrangements.

Last reviewed: November 2018