# RESPONSE TO CONSULTATION PAPER

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| **Consultation topic:** | Public Consultation on Market Conduct Rules for Marketing and Distribution Arrangements of Financial Institutions at Retailers and Public Places |
| **Name1/Organisation:** 1if responding in a personal capacity |  |
| **Contact number for any clarifications:** |  |
| **Email address for any clarifications:** |  |
| **Confidentiality** |
| I wish to keep the following confidential:  | *(Please indicate any parts of your submission you would like to be kept confidential, or if you would like your identity to be kept confidential. Your contact information will not be published.)* |

**General comments:**

**Question 1: MAS seeks comments on:**

**Whether it is sufficient to subject banks, non-bank credit card and charge card licensees, holders of a capital markets services licence, licensed financial advisers and insurance companies and their intermediaries to the proposed supervisory approach, or whether more classes of FIs should be included.**

**Whether it is sufficient to apply the proposed supervisory approach to the marketing and/or sale of banking products, credit cards, capital markets products, as well as life, general and accident and health insurance products, or whether more classes of financial products should be included.**

**Whether “closed-door” events should be excluded from the proposed supervisory approach.**

<Please fill in your response to each question in the blank space below the question.>

**Question 2: MAS seeks comments on:**

**The proposed market conduct safeguards for marketing and distribution arrangements of FIs at retailers and public places;**

**Whether Safeguard 1 should be applied to insurance products that are not required by regulations to have a free-look period (e.g. motor and travel insurance); and**

**Whether there are any other market conduct safeguards which FIs should put in place.**

**Question 3:** **MAS seeks comments on:**

**The notification requirements listed in Tables 3 and 4 as well as paragraph 3.6; and**

**The reporting schedule of the notification requirements.**