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STATUTORY INSTRUMENTS

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**2004 No. 454**

**The Financial Services and Markets Act 2000  
(Transitional Provisions) (Complaints Relating  
to General Insurance and Mortgages) Order 2004**

**Citation, commencement and interpretation**

1.—(1) This Order may be cited as the Financial Services and Markets Act 2000 (Transitional Provisions) (Complaints Relating to General Insurance and Mortgages) Order 2004.

(2) This Order comes into force—

- (a) in so far as it relates to a complaint relating to an activity to which, immediately before 31st October 2004, the MCAS Scheme applied, on 31st October 2004;
- (b) for all other purposes, on 14th January 2005.

(3) In this Order—

“the Act” means the Financial Services and Markets Act 2000;

“former scheme” means the GISC Facility or, as the case may be, the MCAS Scheme;

“GISC Facility” means the Dispute Resolution Facility established by the General Insurance Standards Council;

“MCAS Scheme” means the Mortgage Code Arbitration Scheme;

“new scheme” means the ombudsman scheme provided for by Part 16 of the Act (the ombudsman service);

“relevant commencement date” means—

- (a) in relation to a complaint which relates to an activity to which, immediately before 14th January 2005, the GISC Facility applied, the beginning of 14th January 2005;
- (b) in relation to a complaint which relates to an activity to which, immediately before 31st October 2004, the MCAS Scheme applied, the beginning of 31st October 2004.