
STATUTORY INSTRUMENTS

2004 No. 2095

The Financial Services (Distance Marketing) Regulations 2004

Prevention of contracting-out

16.—(1) A term contained in any contract is void if, and to the extent that, it is inconsistent with the application of a provision of these Regulations to a distance contract or the application of regulation 15 to a supply of unsolicited financial services.

(2) Where a provision of these Regulations specifies a duty or liability of the consumer in certain circumstances, a term contained in a contract is inconsistent with that provision if it purports to impose, directly or indirectly, an additional or greater duty or liability on him in those circumstances.

[^{F1}(3) These Regulations apply despite any contract term which applies or purports to apply the law of a country other than the United Kingdom, if the contract or supply has a close connection with the United Kingdom or any part of the United Kingdom.]

Textual Amendments

- F1** Reg. 16(3) substituted (31.12.2020) by [The Financial Services \(Distance Marketing\) \(Amendment and Savings Provisions\) \(EU Exit\) Regulations 2019 \(S.I. 2019/574\)](#), regs. 1(3), **9**; 2020 c. 1, Sch. 5 para. 1(1)

Changes to legislation:

The Financial Services (Distance Marketing) Regulations 2004, Section 16 is up to date with all changes known to be in force on or before 17 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)