

Hi ERR Review Panel

As a sole owner/operator Mortgage Broker, I feel strongly about CIO not being merged with FOS, or a statutory scheme.

CIO is there to assist smaller operators - *although I'm exceptionally lucky to have never had the need - but it is still an industry requirement to be a member* - and our sector would quite likely be forgotten by the merged scheme operator by the larger entities which will take up the majority of time of a merged scheme manager.

Regards

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