



3mc Packager – Packaging Fees – Fair Value Assessment

Fair price and value are one of the Consumer Duty Outcomes. As part of this Lenders had to carry out a fair value assessment of their products. This was to ensure that their products are of a fair price and are good value for money. To comply with the Consumer Duty, Brokers are also required to ensure the costs they charge, along with any other associated costs are also deemed a fair price, are reasonable and justifiable.

So, we decided to see where we compare against other Packagers in terms of costs. Whilst we would never name names, we decided to research our top competitors to see where we sit in terms of price, and if you look at the table below, we don't think we need to say anything more other than we are extremely competitive. But the Duty is not just about price, it is also about value, and we know we go the extra mile from all the wonderful google reviews we receive. This means so much to us and evidence's that we truly do provide an outstanding service at a very competitive price. When using 3mc as your Packager, you can use the table below to evidence that as part of considering the fair **Price and Value Outcome** you have researched the market to ensure you use a Packager that charges a fair price, provides a value for money service and enforces the Duty throughout its business.

Packager	Residential – 1 st Charge - Regulated	Buy to Let – 1 st Charge - Regulated	Bridging - Regulated	Buy to Let – 1 st Charge – Not Regulated	Buy to Let – Commercial Lenders – Not Regulated	Commercial – 1 st Charge – Not Regulated	Bridging – Not Regulated	Introducer Service (Packager takes over the advice process).
3mc (UK) Limited	£95	£95	£495	£95	£495	£495	£495	£595
Packager A	£299	£299	£299	£299	£299	£299	£299	£299
Packager B	£995	£995	£0	£995	£995	£995	£0	
Packager C	£295	£295	£195	£295	£295	£295	£195	

Document 3. Last updated 28.05.2026

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