

About our investment services.

Use this information to decide if our services are right for you.

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

2 Whose products do we offer?

- We offer products from a range of investment providers.
- We only offer products from a limited number of investment providers.
- We can only introduce products from Wealthify, owned by Aviva, as an introducer for the Stocks and Shares ISA, General Investment Account & Junior ISA. There are other investment service providers available.

3 Which service will we provide you with?

- We will advise you and make a recommendation for you after we have assessed your needs for investments.
- You have not received any advice or a recommendation from us for any Wealthify products. You have confirmed that you would like to invest with Wealthify. TSB acts as an introducer only to Wealthify for their investment products.

4 What will you have to pay us for our services?

- A fee.
- No fee. You do not pay TSB a fee for the introduction to Wealthify. TSB receives a monthly payment from Wealthify based on the percentage of the investments you arrange and agree with Wealthify. TSB and Wealthify operate on a 50/50 revenue share arrangement of the management fees after costs. This means that there will be no additional costs for you, the customer. All fees under this partnership are the same if you went directly to Wealthify.

5 Who regulates us?

TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Our Financial Services Register numbers is 191240.

6 Ownership

TSB is part of the Banco De Sabadell S.A. group.

Wealthify is owned by Aviva.

7 What to do if you have a complaint

If you wish to register a complaint about your investment product, please contact:

- by live chat at www.wealthify.com
- by phone **0800 802 1800**
- in writing Wealthify, Tec Marina, Terra Nova Way, Penarth CF64 1SA

If you cannot settle your complaint with Wealthify, you may be able to refer it to the Financial Ombudsman Service.

8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

Any money invested with Wealthify is covered under by the FSCS up to £85,000. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Any savings held with TSB will be separately covered by the FSCS up to £85,000.

Further information about compensation scheme arrangements is available from the FSCS.

For more information or to start your investment journey, please visit tsb.co.uk/investments



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If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

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