

About our insurance services.

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from Legal & General Assurance Services Limited as an introducer for life insurance and life insurance with critical illness cover.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for home insurance.
- You will not receive advice or a recommendation from us for life insurance and life insurance with critical illness cover. TSB acts as an introducer for these products to Legal & General Partnership Services Limited who are a separate company and we may share your information with them as required.

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

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

TSB will introduce you to Legal & General (L&G). You do not pay TSB a fee for doing this. TSB receive commission from L&G which is a percentage of the total annual premium.

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 and the Prudential Regulation Authority. Our Financial Services Register number is 191240.

Our permitted business is arranging pure protection contracts. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

6 Ownership

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

7 What to do if you have a complaint

If you wish to register a complaint regarding life assurance or critical illness cover please contact us:

- in writing Write to Legal & General Assurance Society Limited, City Park, The Droveaway, Hove BN3 7PY
- by phone Telephone Complaints **03700 601 052**

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

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Claims in respect of a pure protection contract, or a general insurance claim arising from the death or incapacity of the policy-holder owing to injury, sickness or infirmity, are covered for 100% of the claim with no upper limit.

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

9 Changing your insurer

As part of our commitment when we provide our insurance services to you, we keep the insurance products we offer under review so that we can continue to deliver value for money and ensure the best quality. This may from time to time involve changing an insurer and the terms and conditions of your cover. You authorise us to do this.

If we decide to change the insurer or the terms of cover, we'll give you plenty of advance notice with full details of the new insurer and any changes to the terms of your cover. It will not affect your statutory rights. You authorise us to pass your personal data to a new insurer for this purpose and we will make sure they agree to keep your data secure. We will give you details of how to contact us if, after reviewing the relevant details, you would prefer not to receive cover from the new insurer.

Calls may be monitored and recorded.

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