

# 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 a single insurer for each element of the Added Value Account insurance benefits:

- Travel Insurance underwritten by Aviva Insurance Limited.
- Mobile Phone Insurance underwritten by Assurant General Insurance Limited.
- AA Breakdown cover is, unless otherwise stated, underwritten by the Automobile Association Developments Limited.
- Stay Mobile and Accident Management Cover are underwritten by Acromas Insurance Company Limited.

## 3 Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

You will not receive advice or a recommendation from us about an Added Value Account (AVA).

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

A fee.

No fee.

The maintaining the account fee (monthly) you pay for your AVA account is inclusive of all the added services including your insurances. We arrange the insurances with the suppliers on your behalf and you do not pay us a separate fee for doing this. TSB do not receive a fee or commission from the insurers for arranging this for you. Each month the insurers charge us a variable monthly fee dependent on the number of claims handled.

## 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 and advising on life assurance and general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on **0800 111 6768**.

## 6 What to do if you have a complaint

If you wish to register a complaint about your Added Value Account insurance benefits, please contact us:

- in writing            Write to TSB Customer Relations, PO Box 373, Leeds LS14 9GQ
- by phone            Telephone **03459 758 758**

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

## 7 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.

Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Calls may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Speak to a Partner for more information.

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