

# About our insurance 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 insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from Legal & General Assurance Society Limited as an introducer for life insurance, life insurance with critical illness cover and over 50s fixed life insurance.

## 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for life insurance.
- You will not receive advice or a recommendation from us for life insurance, life insurance with critical illness cover and over 50s fixed life insurance. TSB acts as an introducer for these products to Legal & General Assurance Society 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 Assurance Society Limited. You do not pay TSB a fee for doing this. TSB receive commission from Legal & General Assurance Society Limited 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.

## 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 insurance or critical illness cover please contact Legal & General Assurance Society Limited:

- 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 Legal & General Assurance Society Limited, 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 members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of business and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU.

For more information, or to start your life insurance journey, please visit [tsb.co.uk/life-insurance](http://tsb.co.uk/life-insurance)

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.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. SC95237. TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

