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## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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## 2. Whose products do we offer?

### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products.

### Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer our own products for Term Assurance, Whole of Life Assurance, Permanent Health and Critical Illness products.

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## 3. Which service will we provide you with?

### Investment

- 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. 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
  - conduct a full assessment of your needs;
  - offer advice on whether a non-stakeholder product may be more suitable.

### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Whole of Life Assurance, Permanent Health and Critical Illness products.
- You will not receive advice or a recommendation from us for Term Assurance, Whole of Life Assurance, Permanent Health and Critical Illness products. 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.

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

### Investment

We will tell you how we get paid, and the amount, before we carry out any business for you.

### Insurance

- A fee.
- No fee for Term Assurance, Whole of Life Assurance, Permanent Health and Critical Illness products.

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

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## 5. Who regulates us?

Halifax is a division of Bank of Scotland plc. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Authorised and regulated by the Financial Services Authority. Our FSA Register number is 169628.

Our permitted business is advising on and arranging life assurance, pensions and investments.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6. Ownership

Halifax, Bank of Scotland, HBOS Investment Fund Managers Limited and Scottish Widows Unit Trust Managers Limited are wholly owned subsidiaries of Lloyds Banking Group plc.

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## 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

Write to **Halifax, Customer Relations, PO Box 761, Leeds LS1 9JS**  
Call **08457 25 35 19**.

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

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

### Investment

Most types of investment business are covered for 100% of the first £50,000.

### Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

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