



about our insurance services



17 Bartholomew Street
Newbury
RG14 5LY

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 for Household Insurance.
- We only offer products from a limited number of insurers for Household Insurance. Ask us for a list of the insurers we offer insurance from.
- We can only offer a limited range of products from Equity Insurance Brokers Ltd for Household 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 Household Insurance.
- You will not receive advice or a recommendation from us for Household Insurance. 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.

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

5. Who regulates us?

Newbury Building Society, 17 Bartholomew Street, Newbury, Berkshire RG14 5LY is authorised and regulated by the Financial Services Authority. Our FSA register number is 206077. Our permitted business is advising on and arranging mortgages, and entering into and administering regulated mortgage contracts, and arranging general insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

...in writing Write to: Newbury Building Society, 17 Bartholomew Street, Newbury, Berkshire RG14 5LY

...by phone Telephone 01635 555700

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, without any upper limit.

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