



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 for **Household Insurance and Non-Investment Life Contracts**.
- We can only offer products from a limited number of insurers for **Household Insurance and Non-Investment Life Contracts**. **Ask us for a list of the insurers we offer insurance from.**
- We can only offer products from **Aviva**, for **Household Insurance** and **Legal & General** for **Non-Investment Life Contracts**.

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 and Non-Investment Life Contracts**.
- You will not receive advice or a recommendation from us for **Household Insurance and Non-Investment Life Contracts**. 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 for advising on **Household Insurance and Non-Investment Life Contracts**.
- No fee for advising on **Household Insurance Non-Investment Life Contracts**.

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

5. Who regulates us?

Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 164992.

Our permitted business is the provision of savings products and the arranging and advising on mortgages and general insurance.

You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/reporting/systems-reporting/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, please contact us:

...in writing Write to : Leeds Building Society, Customer Services
105 Albion Street, Leeds, LS1 1AS

...by phone Telephone: 03450 50 50 75

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.