
1. The Financial Services Authority (FSA)

The FSA 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 for household insurance. Ask us for a list of the insurers we offer insurance from.
- We can only offer these insurance products from the following insurers:
 - Aviva – Mortgage Payment Protection Insurance
 - Legal & General – Mortgage Protection Insurance
 - Liverpool Victoria Friendly Society – Over 50's Life Assurance
 - AIG UK Limited – Identify Theft Insurance for PrivacyGuard provided by Affinion International Limited

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Mortgage Payment Protection, Mortgage Protection Insurance and Household Insurance.
- You will not receive advice or a recommendation from us for over 50's Life Assurance and Identity Theft 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 this service?

- A fee
- No fee (see below).

No fees are charged for advising on, or arranging insurance policies.

Buildings Insurance only

A £25 fee will be charged if buildings insurance is not arranged by the Society or its subsidiary, Norwich and Peterborough Insurance Brokers (NPIB), when your mortgage completes and each time you change insurer. If you arrange it through the Society or NPIB but later cancel your policy, you will be charged this fee. If your household policy is arranged through NPIB a fee of £10.00 will be charged to administer any future changes to the policy.

5. Who regulates us?

Norwich and Peterborough Building Society, Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 150965. Our permitted business includes advising, arranging, assisting in the administration of and dealing as agent in insurance policies on behalf of our customers. 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 Policy Complaints Team, Norwich and Peterborough Building Society,
Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ.

by phone Telephone 0845 300 6727.

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.