

# HSBC UK Bank plc: About Our Services

When you purchase your policy from us, you will not receive advice or a personal recommendation from us. We will help you make the right choice by asking some questions to narrow down the selection of cover Options and provide information relevant to your demands and needs. You will then need to make your own choice about how to proceed.

All cover Options are provided exclusively by Aviva Insurance Limited ("**Aviva**") apart from Motor Breakdown which is provided exclusively by RAC Motoring Services and RAC Insurance Limited ("**RAC**") and Starter Life Cover which is provided exclusively by HSBC Life (UK) Limited ("**HSBC Life**").

No fee has been charged by HSBC UK Bank plc for arranging this policy. HSBC UK receives a commission from the insurers in relation to any policy we arrange, which means that a percentage of the premium you pay is given to HSBC UK. In addition to this we may also receive additional commission from Aviva dependent on the performance of our insurance business with Aviva.

## Who regulates us?

The Financial Conduct Authority ("**FCA**") is the independent watchdog that regulates financial services, including insurance. We are authorised by the Prudential Regulatory Authority ("**PRA**") and regulated by the PRA and the FCA as an insurance intermediary.

We are registered on the Financial Services Register as: HSBC UK Bank plc under registration no. 765112. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website <http://register.fca.org.uk>.

## Ownership

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc. HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

## If you have a complaint

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to HSBC UK's attention or wish to register a complaint about HSBC UK, please contact us:

- By telephone: **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded)
- In writing: HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN

HSBC are covered by the Financial Ombudsman Service ("**FOS**"). If you cannot settle your complaint with HSBC UK, you may be entitled to refer it to the Financial Ombudsman Service ("**FOS**"). Further information is available by contacting them on **0800 023 4567** or by visiting their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have taken a product out with us and are unhappy with the product or service provided you may complain via the Online Dispute Resolution platform developed and operated by the European Commission at the following website: <http://ec.europa.eu/odr>. However, in the majority of cases, this will result in your complaint being handled by the FOS. Following the complaints procedure does not affect your right to take legal action

## Is HSBC UK covered by the Financial Services Compensation Scheme (FSCS)?

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time. HSBC UK is protected by the FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. Further information about the FSCS arrangements is available by contacting them on **0800 678 1100** or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Change of insurer(s)

HSBC UK may from time to time use a different insurer(s) to provide you with this product. A change of insurer(s) may take place at any time. HSBC UK will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.

## Residents of the Channel Islands and Isle of Man

Please note that sales of this policy in the Channel Islands and Isle of Man do not fall within the jurisdiction of the FCA, the FOS or the FSCS. For further details, please contact your local branch.