

About our insurance services

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 can only offer products from **Aviva Insurance Limited**, 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 personal recommendation for you but not on the basis of a fair and personal analysis of the market, after we have assessed your needs for **Non-Investment Life Contracts**.

You will not receive advice or a personal recommendation from us on the basis of a fair and personal analysis of the market for **Household Insurance**. We may ask some questions to narrow down the selection of products that we will provide information on. You will then need to make your own choice about whether a policy meets your demands and needs.

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

No fee for the following services:

- (i) arranging **Household Insurance**;
- (ii) advising on **Non-Investment Life Contracts**.

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

We receive a commission from Aviva in relation to any home insurance policy we arrange, which means that a percentage of the premium you pay is given to Leeds Building Society. There is also a profit share arrangement in place between Leeds Building Society and Aviva, which means we may receive an additional payment from Aviva if the number of claims they pay out in a particular policy year is lower than expected.

We receive a commission from Legal & General in relation to any life insurance policy we arrange, which means that a percentage of the premium you pay is given to Leeds Building Society.

5. **Change of Insurance Provider**

From time to time for commercial reasons we may decide to change our chosen insurance provider. In these circumstances we or the new insurance provider will write to you at least 21 days before your current insurance expires with details of the new proposed insurance provider and any other changes to the insurance. In these circumstances your information will be provided to the new insurance provider for this purpose.

6. Who regulates us?

Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 164992. We are an insurance intermediary acting on behalf of the insurer.

Our permitted business is the provision of savings products and the arranging and advising on mortgages and non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

7. 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 Resolution Team 26 Sovereign Street, Leeds, LS1 4BJ
...by phone	Telephone:	03450 50 50 75
...online	Online:	Complete our online complaints form https://www.leedsbuildingsociety.co.uk/contact-us/form/?form=complain
... in branch	Branch	Visit one of our branches, find your nearest branch https://www.leedsbuildingsociety.co.uk/find-a-branch/

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

8. 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.