



Ulster Bank

# Insurance: Important information about us

## Who we are

Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA.

## Who regulates us

NatWest is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Registration number is 121878.

You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk/> or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

## The Service we offer

For Life Insurance we have chosen to work only with Aviva Life & Pensions UK Limited. We act as an arranger representing the insurer and will refer you to them. Their details are: Aviva Life & Pensions UK Limited. Registered in England and Wales No 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896.

You will not receive a personal recommendation from us on life insurance policies. We will only provide information on how to contact Aviva Life & Pensions UK Limited.

We will refer you to Aviva Life & Pensions UK Limited, who will provide information to help you to decide whether the insurance policies they offer meet your needs. The range of products you may be eligible for are:

- Life Insurance (decreasing and level term)
- Life Insurance with Critical Illness Cover (decreasing and level term) – “Critical 3 with Life Insurance”
- Guaranteed acceptance over-60’s whole of life insurance – “Guaranteed Sixty-Plus Life Insurance”

## Our fees and how we are remunerated by the insurer

We do not charge you a fee for referring you to Aviva Life & Pensions UK Limited. If you choose to purchase a life insurance policy from Aviva Life & Pensions UK Limited using the points of contact we provide, we will receive commission from them which is a percentage of the total annual premium you pay.

## What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Online: You can make a complaint online at

<https://digital.ulsterbank.co.uk/personal/help-and-support/how-to-make-a-complaint.html>

In writing: Ulster Bank, Complaint Handling Centre Freepost BEL4084 Belfast BT1 5BR. By phone: **0345 742 4365**.

If you have a hearing or speech impairment you can use Text Relay from a text phone, add **18001** before **0345 742 4365**.

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

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **0800 678 1100** or **0207 741 4100**.