

What you need to know

1. 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.

2. Who regulates us?

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. Our Financial Services Register number is 121878.

You can check this on the Financial Services Register by visiting: www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768 or the PRA on 0207 601 4878.

3. The service we offer

We act as an insurance intermediary, representing the customer. In the case of Home Insurance we will introduce you to U K Insurance only.

You will not receive a personal recommendation from us, only information to help you decide whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- U K Insurance Limited for home insurance
 - U K Insurance for Worldwide Travel Insurance (provided with ufirstgold and ufirst Private Accounts)
 - Underwritten by American International Group UK Limited and provided by Brightstar Insurance Services, B.V. for mobile phone insurance (provided with ufirstgold and ufirst Private Accounts)
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4. Our fees and how we are remunerated by the insurer

We will not charge you any fees for our service.

Home Insurance – You will receive a quotation from U K Insurance Limited that will tell you about any other fees payable to them relating to the policy.

If you choose to buy a home insurance policy, U K Insurance Limited pays us a percentage commission from the total premium. If the type of home insurance policy we sell reaches specific profit targets, U K Insurance Limited also pays us an additional bonus.

ufirstgold and ufirst Private Accounts – We do not receive remuneration from the insurer when we sell you worldwide travel insurance or mobile phone insurance provided with ufirstgold and ufirst Private Accounts.

5. 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.

6. 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 or by calling 0800 678 1100 or 0207 741 4100.