



about our services and costs



National Friendly, 4-5 Worcester Road, Clifton, Bristol BS8 3JL

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## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to customers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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## 2. Whose products do we offer?

### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products.

### Insurance

- We offer products from a range of insurers.
  - We only offer products from a limited number of insurers.
  - We only offer our own products for medical and life insurance.
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## 3. Which service will we provide you with?

### Investment

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
  - conduct a full assessment of your needs;
  - offer advice on whether a non-stakeholder product may be more suitable.

### Insurance

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for medical and life 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.

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## 4. What will you have to pay us for this service?

### Investment

No fee is payable to National Friendly when buying directly. No advice has been given.

### Insurance

- A fee.
- No fee for medical and life insurance.

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

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## 5. Who regulates us?

National Friendly, 4-5 Worcester Road, Clifton, Bristol BS8 3JL is authorised and regulated by the Financial Services Authority. Our FSA Register number is 110008.

Our permitted business is sickness, medical, income replacement and term insurance, life assurance, investment bonds and personal pension annuities.

You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- 0808 168 7775 (8am-6pm weekdays)
- Email [compliance@nationalfriendly.co.uk](mailto:compliance@nationalfriendly.co.uk)
- Fax 0117 980 9358
- Or write to Compliance Department, National Friendly, 4-5 Worcester Road, Clifton, Bristol BS8 3JL.

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

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## 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.

### Investment

Most types of investment business are covered for 100% of the first £50,000.

### Insurance

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

National Friendly. Registered office: 4-5 Worcester Road, Clifton, Bristol BS8 3JL. Tel: 0117 973 9003 Fax: 0117 980 9358

National Friendly is a trading name of National Deposit Friendly Society Limited.

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