
1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from:
 - UK Insurance Limited for creditor insurance with the life cover element either being provided by Direct Line Life Insurance Company Limited or Royal Scottish Assurance plc (except for our mortgage loanguard product which is provided by Direct Line Insurance plc)
 - UK Insurance Limited for home insurance
 - UK Insurance Limited for motor insurance
 - UK Insurance Limited for stand alone travel insurance
 - Sterling Insurance Group Limited for personal accident insurance (except our Direct Marketing channel where a product from Avon Insurance plc is offered)
 - UK Insurance Limited for Essentials Contents Insurance
 - Royal Scottish Assurance plc for term assurance
 - Royal Scottish Assurance plc for critical illness insurance
 - Aviva Health UK Limited for income replacement insurance.

 - ACE European Group Limited for personal accident insurance provided with all Royalties current accounts
 - UK Insurance Limited for travel insurance offered with eligible Royalties current accounts
 - Allianz Insurance plc for payment card protection offered with eligible Royalties current accounts
 - Allianz Insurance plc for extended warranty insurance offered with eligible Royalties current accounts
 - UK Insurance Limited for home emergency insurance provided with eligible Royalties current accounts
 - London General Insurance Company Limited for mobile phone insurance and TechProtector Cover provided with eligible Royalties current accounts
 - AIG UK Limited for identity theft protection provided with eligible Royalties current accounts
 - UK Insurance Limited for Green Flag Motoring Assistance provided with eligible Royalties current accounts.

 - Card Protection Plan Limited, which arranges cover with ACE European Group Limited for card protection insurance provided with Black Card and offered with other credit cards
 - UK Insurance Limited for home emergency insurance provided with Black Card
 - Royal & Sun Alliance Insurance plc for purchase protection insurance provided with Black Card
 - Domestic & General Insurance PLC for extended warranty insurance provided with Black Card
 - UK Insurance Limited for Green Flag motoring assistance provided with Black Card
 - AIG Europe Ltd for travel insurance provided with Black Card
 - AXA Assistance Deutschland GmbH for Travel Assistance provided with Black Card
 - Chartis Europe S.A. for Best price insurance provided with YourPoints World MasterCard
 - Chartis Europe S.A. for Ticket cancellation insurance provided with YourPoints World MasterCard
 - Chartis Europe S.A. for Theft and handbag/wallet insurance provided with YourPoints World MasterCard.
- We only offer our own products

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or recommendations from us for any type of non-investment insurance contract. 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.

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

- A fee.
- No fee.

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

5. Who regulates us?

The Royal Bank of Scotland plc, 280 Bishopsgate, London EC2M 4RB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 121882.

Our permitted business includes arranging and advising on non-investment insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

6. Ownership

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in The Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls The Royal Bank of Scotland plc.

7. What to do if you have a complaint

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

In writing: The Royal Bank of Scotland plc, Customer Relations Unit, The Forthstone, 56 South Gyle Crescent, Edinburgh EH12 9LE

By phone: 0800 015 5035

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)?

RBS is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim:

Compulsory insurance (e.g. third party motor): 100% of the claim, without any upper limit.

Non-compulsory insurance (e.g. home and general): 100% of the first £2,000 plus 90% of the remainder of the claim, without any upper limit (with effect from 1/1/10 maximum 90% of the claim, without any upper limit).

General insurance advice and arranging (for business conducted on or after 14 January 2005): 100% of the first £2,000 plus 90% of the remainder of the claim, without any upper limit (with effect from 1/1/10 maximum 90% of the claim, without any upper limit).

Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk