

keyfacts

THE INFORMER

STATUS DISCLOSURE ABOUT OUR
INSURANCE SERVICES



Police Credit Union
Because there's strength in unity



1. THE FINANCIAL SERVICE AUTHORITY (FSA)

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

2. WHAT PRODUCTS DO WE OFFER?

We can only offer products arranged by CUNA Mutual Group Limited underwritten by group companies of Norwich Union PLC, a member of the AVIVA Group. These being:

Payment Protection Insurance

- a. CGU Insurance plc, Registered in Scotland, No 2116
- b. Registered office Pitheavlis, Perth, Scotland PH2 0NH

Authorised and regulated by the Financial Services Authority.

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

We are able to arrange payment protection insurance for you. We will not, however, provide you with advice or recommendation. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed.

4. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

We do not charge a fee for any of our services.

5. WHO REGULATES US?

Police Credit Union is authorised and regulated by the Financial Services Authority.

Our FSA registered number is: 213306.

Our permitted business is: Deposit Taking and Insurance Mediation.

You can check this on the FSA's register by visiting the FSA's website at **www.fsa.gov.uk/register** or by contacting the FSA on **0845 606 1234**.

6. WHAT DO YOU DO IF YOU HAVE A COMPLAINT?

Please refer to our 'Resolver' leaflet, which contains full details and contact points to enable you to register a complaint. Alternatively, contact your local PCU branch (details on our website www.policecu.co.uk) or Police Credit Union Ltd Head Office at Guardians House, 2111 Coventry Road, Sheldon, Birmingham, B26 3EA.

Tel: 0121 700 1117

Fax: 0121 700 1118

Email: enquiries@policecu.co.uk

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

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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.