

# Insurance: Important information about us

## Who we are

Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733 Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB.

## Who regulates us

Ulster Bank Limited 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 122315.

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 act as an introducer and we represent the customer.

**For Life Insurance** we have chosen to work only with AIG Life Limited. Their details are: AIG Life Limited. Registered in England and Wales. Number 6367921. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services Registration number is 473752. You will not receive a personal recommendation from us on life insurance policies. We will only provide information on how to contact AIG Life Limited.

We will introduce you to AIG Life Limited who will provide information to help you to decide whether the 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 introducing you to AIG Life Limited. If you choose to purchase a life insurance policy from AIG Life limited using the points of contact we provide, we will receive commission from them which is a percentage of the total annual premium.

## 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 Limited, 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.