

## What you need to know

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### 1. Who we are

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Ulster Bank Limited. Registered in Northern Ireland (Registration Number R733) Registered office: 11-16 Donegal Square East, Belfast BT1 5UB

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### 2. Who regulates us?

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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 122315.

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

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### 3. The service we offer

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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)
  - Aviva Insurance Limited 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

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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.

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.

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

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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.

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## 6. Financial Services Compensation Scheme

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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.