



M&S Bank important information

Who regulates us?

The Financial Conduct Authority (“FCA”) is the independent watchdog that regulates financial services, including insurance. We are authorised by the Prudential Regulatory Authority (“PRA”) and regulated by the PRA and the FCA as an insurance intermediary.

We are registered on the Financial Services Register as: Marks & Spencer Financial Services plc under registration no. 151427.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website: register.fca.org.uk

Whose products do we promote and who will we introduce you to?

We only promote M&S Pet Insurance exclusively from Royal & Sun Alliance Insurance Ltd (“RSA”). We will introduce you to RSA who arrange, administer, and underwrite M&S Pet Insurance.

What will you have to pay us?

No fee is charged by M&S Bank for promoting M&S Pet Insurance and introducing you to RSA. M&S Bank receives a commission from RSA in relation to any M&S Pet Insurance policy they arrange, which means that a percentage of the premium you pay is given to us. In addition to this we may also receive additional commission from RSA dependent on the performance of our insurance business with RSA.

Ownership

M&S Bank and M&S Insurance are trading names of Marks & Spencer Financial Services plc. Marks & Spencer Financial Services plc is a wholly owned subsidiary of HSBC UK Bank plc. HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

What to do if you have a complaint about our services

Every effort is made to ensure that high standards are maintained. However, if you need to bring any matter to M&S Bank’s attention related to our promotion of M&S Pet Insurance or your introduction by M&S Bank to RSA, please get in touch:

- in writing: to M&S Pet Insurance, Customer Relations team, PO BOX 255, Wymondham, NR18 8DP
- by telephone: 0800 980 8740. Lines are open 8am to 6pm Monday to Friday and 9am to 5pm Saturday

To help continually improve service, and in the interests of security, your communications may be monitored and/or recorded. Following the complaints procedure does not affect your right to take legal action.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (“FOS”). Further information is available by contacting them on 0800 023 4567 or by visiting their website on: financial-ombudsman.org.uk

How M&S Bank may use your data

RSA will share data provided by you during your M&S Pet Insurance policy purchase with M&S Bank. M&S Bank will use this data for marketing, data analysis and for handling complaints about M&S Bank. For more information, please refer to the M&S Bank Privacy Notice. It can be found at: bank.marksandspencer.com/legal-information/privacy-notice/

Is M&S Bank covered by the Financial Services Compensation Scheme (FSCS)?

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

We are protected by the FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. Further information about compensation scheme arrangements is available on the FSCS website: fscs.org.uk or telephone 0800 678 1100.

Change of insurer(s)

We may from time to time use a different insurer to provide you with this product. A change of insurer may take place at any time. You will be notified prior to any change of insurer and advised of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.