

# Important information

## **REGULATORY CHANGE**

Our regulator changed on 1 April 2013. Marks & Spencer Financial Services plc is now authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our firm reference number is 151427.

The FCA's address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. The PRA's address is 20 Moorgate, London, EC2R 6DA.

**References to the Financial Services Authority (FSA) in all our literature should be read as references to the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Our terms and conditions, and product literature, will be updated in due course.**