

keyfacts about our insurance services

**GE Money
Direct Limited**

St Davids Court
Union Street
Wolverhampton
WV1 3JE

1. The Financial Services 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. Whose products do we offer?

- We offer products from a range of insurers
- We only offer products from a limited number of insurers for Mortgage Payment Protection Insurance and Payment Protection Insurance. Ask us for a list of insurers we offer insurance from.
- We only offer a product from a single insurer, Royal & Sun Alliance Insurance plc, for Buildings Insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Mortgage Payment Protection Insurance, Payment Protection Insurance and Buildings Insurance.
- You will not receive advice or a recommendation from us for Mortgage Payment Protection Insurance, Payment Protection Insurance and Buildings Insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee
- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

GE Money Direct Limited is an appointed representative of GE Money Home Lending Limited, Malvern House, Croxley Business Park, Watford, Hertfordshire, WD18 8YF which is authorised and regulated by the Financial Services Authority. GE Money Home Lending Limited's FSA register number is 304175

GE Money Home Lending Limited's permitted business is insurance mediation activities.

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

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to: GE Money Direct, Customer Relations Department,
St David's Court, Union Street, WV1 3JE.

...by phone Telephone: 01902 873051

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 £2000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.