

**1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. 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.
- We can only offer a product from Chartis Insurance UK Limited for credit insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for credit 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?

Lloyds TSB Commercial Finance Limited is an appointed representative of Chartis Insurance UK Limited, The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB is authorised and regulated by the Financial Services Authority. Chartis Insurance UK Limited FSA Register number is 202628.

Chartis Insurance UK Limited permitted business is providing, selling and administering general insurance contracts.

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. Ownership

Lloyds Banking Group plc owns 100% of Lloyds TSB Bank plc's share capital, which in turn owns 100% of our share capital.

7. What to do if you have a complaint

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

in writing... Write to Lloyds TSB Commercial Finance Limited, No 1 Brookhill Way, Banbury, Oxon, OX16 3EL

by phone... Telephone 0800 587 5180

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. 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 90% of the claim, without any upper limits.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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