

# About our insurance services

Use this information to decide if our services are right for you.

## 1. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
- We only offer protection products from Legal & General.

## 2. Which service will we provide you with?

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

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

- A fee
- No fee for the service provided.

We will not charge you a fee for discussing your protection needs, however we do receive commission from Legal & General, which is a percentage of the total annual premium, if you take out a policy through us.

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

## 4. Who regulates us?

Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106078. As an insurance intermediary we act for and on behalf of Legal & General for protection products. Our permitted business is advising on, and arranging retail packaged products.

You can check this on the Financial Services Register by visiting the FCA's website [fca.org.uk/register](https://www.fca.org.uk/register)

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

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

**...in writing:** Write to Member Services,  
Nationwide Building Society, King's Park Road, Moulton Park,  
Northampton NN3 6NW.

**...by phone:** Telephone 0800 30 20 15

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

## 6. 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.

Protection 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.

## 7. How we use your information

The information you give us will be held by Nationwide. We'll use it to provide recommendations on suitable products for you and to process this application. We'll also use it to help manage any other accounts you have with us, or services you use (both now and in the future). Your answers may include sensitive information that we call 'special category data', such as health related matters. We'll assume you're happy for us to record this information, and would like to reassure you that we'll only use it to help us provide recommendations and when processing your application.

If you'd like to find out more, please see 'How Nationwide uses your information'. You can ask your financial planning manager for this information or visit [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

[Visit nationwide.co.uk](https://nationwide.co.uk)



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