

Our Terms of Business – Life Protection Online

Our Terms of Business

Non-advised

We'll provide you with information, but not advice, that will help you decide if a product is right for you.

Put Simply

We will provide you with a 'non-advised' service, which means we will give you information to help you make your decision.

Regulated

We are authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk/register>. Aviva are a member of the Financial Services Compensation Scheme (FSCS).

Put Simply

We are authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. Santander and Aviva are members of the Financial Services Compensation Scheme.

Financial Services Compensation Scheme (FSCS)

Santander and Aviva are covered by the FSCS. You may be entitled to compensation from the scheme if either cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

We can only offer products from:

- Santander act as an insurance intermediary and can only offer products from Aviva Life & Pensions UK Limited for life insurance and critical illness insurance.

Put Simply

We act as an insurance intermediary and can only offer products from Aviva Life & Pensions UK Limited for life insurance and critical illness insurance.

No fee for our services

You will not pay a fee for our services. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Santander will be paid commission from Aviva for any life or critical illness insurance that you purchase. Santander also receives an annual amount from Aviva towards marketing activities, which can be used from time to time for promotional offers such as cashback, vouchers or discounts.

If you came from a third-party website and you take out a life policy, Santander will make a payment to the website you found us on.

Put Simply

We will arrange the policy with Aviva on your behalf. You do not pay us a fee for doing this. We receive commission from Aviva which will be detailed in your quote.

Aviva pay Santander an annual amount towards marketing activities which from time to time, can be used for customer promotional offers.

Insurances

Our permitted business is arranging life insurance and critical illness insurance policies.

Confidentiality

We treat any information you give us confidentially. On joint applications your information may be shared with the other applicant and you must have their permission to provide their information. We may share the information with other companies in the Santander Group, our associated companies and with our service providers and agents, some of whom may be in other countries. We may do this so they can manage your account and to help us develop and improve our products and services.

We will ensure your information is used in line with our own strict confidentiality policies and as required under UK data protection legislation. Information may be shared with our regulators for regulatory purposes. We may use the information to provide you with products and services and for marketing purposes. If you don't want to receive marketing information, just tell us. If we decide to send you marketing about a credit product, we'll check your details at the credit reference agencies to see if it is appropriate to send you the marketing, but a record of this will not be seen by other lenders searching your file. You have a number of rights under data protection legislation. For more information on these ask for a copy of the 'Using My Personal Data' booklet.

Put Simply

The information you give us is treated confidentially, in line with data protection legislation. For more information on your rights you can ask for a copy of the 'Using My Personal Data' booklet.

Making a complaint

We're sorry if we haven't provided you with the service you expect. By telling us about it we can put things right for you and make improvements.

We want to sort things out for you as soon as we can. The easiest and quickest way is by talking to us about your concern.

Please call our dedicated complaints team on **0800 171 2171**.

Alternatively, you can contact us:

at **santander.co.uk**, by logging on to your online banking and using our secure messaging service.

in person, by visiting any Santander branch.

in writing to: Complaints, Santander UK plc, PO Box 1125, Bradford, BD1 9PG

Our Complaints Leaflet is available upon request and contains further information on our complaints process, including the handling timescales. This information is also available on our website at Santander.co.uk.

You may also be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services businesses. You can find out more information at www.financial-ombudsman.org.uk

Put Simply

Please contact us if you feel we haven't provided you with the service you expect. There are a number of ways you can get in touch. If for any reason you're not happy with our decision, or it has been over eight weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats**. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at **santander.co.uk** by searching 'accessibility'.
