

About our services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer products from Virgin Money Unit Trust Managers Ltd.

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. 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
 - › conduct a full assessment of your needs,
 - › offer advice on whether a non-stakeholder product may be more suitable.

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

- Before we provide you with advice, we will give you our keyfacts guide 'about the cost of our services'.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

5. Who regulates us?

Virgin Money Personal Financial Service Ltd, Discovery House, Whiting Road, Norwich NR4 6EJ, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 179271.

Our permitted business is arranging pension and unit trust business.

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 0300 500 5000.

6. Loans and ownership

Virgin Money Holdings (UK) Ltd has 100% of the voting rights and owns 100% of the share capital of both Virgin Money Personal Financial Service Ltd and Virgin Money Unit Trust Managers Ltd.

7. What to do if you have a complaint

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

In writing to:

Virgin Money, PO Box 9522,

Chelmsford CM99 2AB

By phone: **08456 10 20 30**

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.

Most types of investment business are covered up to £50,000 per person. For Cash ISA's this is up to the greater of £50,000 or €50,000 per person.

For more information about the compensation scheme arrangements go to www.fscs.org.uk. Please check your product terms and conditions for further details.

