



about our insurance services



moneyQuest (UK) Ltd
123 St Vincent Street
Glasgow
G2 5EA

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 insurance products do we offer?

- We offer products from a range of insurers for Term Assurance, Critical Illness and Income Protection Insurance.
- We only offer products from a limited number of insurers for Accident Sickness and Unemployment Cover. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make recommendations 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.

4. What will you have to pay us for this service?

- No Fee. We will be paid by commission from the provider.
 - A fee
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Moneyquest (UK) Ltd, 123 St Vincent Street, Glasgow, G2 5EA, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 232432.

Our permitted business is advising on and arranging non investment 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. What to do if you have a complaint

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

...In writing Write to: Compliance Manager, Moneyquest (UK) Ltd, 123 St Vincent Street, Glasgow, G2 5EA

...by phone Telephone: 0845 270 1010

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 £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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