

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

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

Write to: Halifax, Customer Relations, Trinity Road, Halifax, HX1 2RG.

Telephone: **0845 725 3519\***.

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.

### Investment

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

### Insurance

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.

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

## Additional information

We classify you as a retail client. This classification provides you with the highest level of protection under the FSA regulations.

We have a policy that identifies conflicts of interest which may arise and explains how we manage them. The policy aims to ensure that our customers are treated fairly and do not incur any material risk or damage to their interests, and includes:

- organisational arrangements to prevent the flow of confidential information;
- procedures to prevent the giving or acceptance of inappropriate gifts or hospitality;
- a requirement to ensure any monetary and non-monetary arrangements between ourselves and any third parties are designed to benefit the customer;
- arrangements for identifying and dealing with any conflicts which may arise between the personal interests of our employees and our clients; and
- procedures to ensure that our advisers are remunerated in a fair and appropriate manner and that the targets they are set include the quality of their service.

Further details of our conflicts policy are available on request.

# Pension Annuity Search service

## About our services and costs

LOOK AT THINGS DIFFERENTLY  
 **BANK OF SCOTLAND**

\*Calls from BT landlines to 0845 numbers will cost no more than 2p a minute plus a 7p connection fee. The price of calls through other phone companies and from mobile phones will be different. The call price we have quoted was correct in October 2008.

Bank of Scotland Annuity Service is a trading name of Halifax Independent Financial Advisers Limited, which is authorised and regulated by the Financial Services Authority, and its activities are restricted to the sale of annuities and immediate vesting personal pensions. Halifax Independent Financial Advisers Limited is registered in England (No. 2367078). Registered Office: Trinity Road, Halifax, West Yorkshire HX1 2RG.

We may record telephone calls so that we have a record of what was said and for monitoring and training purposes.

## 1. The Financial Services Authority (FSA)

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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. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

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### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products.

### Insurance

- We offer products from a range of insurers for annuity contracts.
- We only offer products from a limited number of insurers.
- We only offer our own products.

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

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### Investment

- 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.

### Insurance

- 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 annuity contracts. 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?

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We will tell you how we get paid and the amount before we carry out any business for you.

## 5. Who regulates us?

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Bank of Scotland Annuity Service is a division of Halifax Independent Financial Advisers Limited, Trinity Road, Halifax, West Yorkshire HX1 2RG and is authorised and regulated by the Financial Services Authority. Our FSA Register number is 143722.

Our permitted business is advising on and arranging annuities and immediate vesting personal pensions.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on **0845 606 1234\***.