

keyfacts[®]

about our services



IPSWICH BUILDING SOCIETY

Head Office: PO Box 547, Ipswich IP3 9WZ

1. THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA 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?

MORTGAGES

- We only offer our own mortgages. These are issued on a first charge basis only.
There might be alternative finance options available to you.

INSURANCE

- We only offer products from RSA Insurance Group plc for buildings insurance and contents insurance.
- We only offer products from Vita Financial Ltd for individual protection.

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

MORTGAGES

- We will provide advice and make a recommendation as to what is the most suitable mortgage scheme for you after an assessment of your individual needs and circumstances.
- You are proceeding on an Execution Only basis. You will make your own decision as to how you wish to proceed with this mortgage and the Society will not make any assessment of the suitability of this mortgage for your needs and circumstances.

INSURANCE

- You will not receive advice or a recommendation from us for buildings and contents insurance. 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 ADVISED SERVICE?

MORTGAGES

- No fee.
- A fee.

You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage which will tell you about any fees relating to it.

INSURANCE

- A fee.
- No fee.

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

If you choose to take a product with RSA or Vita Financial Ltd the Society will receive a commission payment from the insurer. The sum of this payment varies.

5. WHO REGULATES US?

Ipswich Building Society, Head Office, PO Box 547, Ipswich, IP3 9WZ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 104875.

Our permitted business is advising, arranging, administering and lending on regulated mortgages, and advising and arranging general insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 020 7066 1000.

6. WHAT TO DO IF YOU HAVE A COMPLAINT

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

-in writing Write to Ipswich Building Society, PO Box 547, Ipswich, IP3 9WZ
-by phone Telephone 0330 123 0773
-by e-mail mortgages@ibs.co.uk
-or visit your local branch

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.

Further information about compensation scheme arrangements is available from the FSCS. You can find out more about the FSCS at www.fscs.org.uk or by calling 0800 678 1100.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Head Office, PO Box 547, Ipswich IP3 9WZ
Tel: 0330 123 0723
Email: enquiries@ibs.co.uk

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