



About our insurance services to you

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Who regulates us?

The Financial Conduct Authority (“FCA”) is the independent watchdog that regulates financial services, including insurance. We are authorised by the Prudential Regulatory Authority (“PRA”) and regulated by the PRA and the FCA as an insurance intermediary.

We are registered on the Financial Services Register as: Marks & Spencer Financial Services plc under registration no. 151427.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website: register.fca.org.uk

Who’s products do we promote and who will we introduce you to?

We only promote M&S Car Insurance. We will introduce you to BISL Limited who arrange and administer M&S Car Insurance. BISL Limited use a panel of insurers to underwrite M&S Car Insurance.

What will you have to pay us?

No fee is charged by M&S Bank for promoting M&S Car Insurance and introducing you to BISL Limited. M&S Bank receives remuneration from BISL Limited in relation to any M&S Car Insurance policy they arrange, which means that a proportion of the premium you pay is given to us. In addition to this we may also receive additional remuneration from BISL Limited dependent on the performance of our insurance business with BISL Limited.

Ownership

M&S Bank and M&S Insurance are trading names of Marks & Spencer Financial Services plc. Marks & Spencer Financial Services plc is a wholly owned subsidiary of HSBC UK Bank plc. HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

What to do if you have a complaint about our services

Every effort is made to ensure that high standards are maintained. However, if you need to bring any matter to M&S Bank's attention related to our promotion of M&S Car Insurance or your introduction by M&S Bank to BISL Limited, please:

Write to:

M&S Bank,
PO Box 10565,
51 Saffron Road,
Wigston,
LE18 9FT.

Or email on complaint@mandsbank.com

If your complaint is related to M&S Car Insurance products or the service you received from BISL Limited, then please get in touch;

- in writing: to M&S Car Insurance, Customer Relations team, Fusion House, Katherine Way, Bretton, Peterborough, PE3 8BG.
- by telephone: 0344 858 6877. Lines are open 8am to 8pm Monday to Friday, 8am to 6pm on Saturday and 10am to 4pm on Sunday.

To help continually improve service, and in the interests of security, your communications may be monitored and/or recorded. Following the complaints procedure does not affect your right to take legal action.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ("FOS"). Further information is available by contacting them on 0800 023 4567 or by visiting their website on: financial-ombudsman.org.uk

How M&S Bank may use your data

BISL Limited will share data provided by you during your M&S Car Insurance policy purchase with M&S Bank. M&S Bank will use this data for marketing, data analysis and for handling complaints about M&S Bank. For more information, please refer to the M&S Bank Privacy Notice. It can be found at: bank.marksandspencer.com/legal-information/privacy-notice/

Is M&S Bank covered by the financial services compensation scheme (FSCS)?

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

We are protected by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available on the FSCS website: fscs.org.uk or telephone 0800 678 1100.

Change of insurer(s)

We may from time to time use a different provider to provide arrange and administer and/or underwrite this product. A change of provider may take place at any time. You will be notified prior to any change of provider and advised of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.