

What you need to know

1. Who we are

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission. Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

2. Who regulates us?

Isle of Man Bank is licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential regulation Authority and the Financial Conduct Authority.

UK Insurance is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority reference number 202810. Full details can be found on the PRA/FCA's websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768.

White Horse Insurance Ireland dac. is regulated by the Central Bank of Ireland. Claims should be sent to White Horse Administration Services Ltd, PO Box 5633, Walsall, WS6 9BB.

3. The service we offer

We act as an insurance intermediary, representing the customer.

You will not receive a personal recommendation from us only information to help you make the decision whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- AWP P&C SA for Travel Insurance provided with the Gold account
 - White Horse Insurance Ireland dac. for Private Motor Excess Insurance and Car Rental Loss Damage Waiver Insurance with the Gold account
 - UK Insurance Limited for Home Insurance
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4. Our fees and how we are remunerated by the insurer

We will not charge you any fees for our service.

Home Insurance

You will receive a quotation that will tell you about any other fees payable directly to U K Insurance Limited relating to Policy.

When you are sold a home insurance policy, U K Insurance Limited pays us a percentage commission from the total annual premium you pay. If the home insurance policy we sell reaches specific profit targets, U K Insurance Limited also pays us an additional bonus.

Gold

When you are sold a Gold account we may receive a rebate on the premiums we pay to the insurers, if our combined claims are less than their annual forecast.

When you are sold a Gold account we may receive a rebate on the premiums we pay for your Travel insurance, Private Motor Excess Insurance or Car Rental Loss Damage Waiver Insurance, if our combined claims are less than their annual forecast.

5. What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Isle of Man Bank

Should you not be satisfied with the quality of service you have received from Isle of Man Bank you can, if you wish, refer the matter to: Isle of Man Bank, 2 Athol Street, Douglas, Isle of Man IM99 1AN or telephone 01624 637000. You can also visit our website iombank.com. A copy of our complaints procedure leaflet is available on request. Any complaint may be raised without prejudice to your right to take legal proceedings.

Allianz Global Assistance

Travel insurance is administered by Allianz Global Assistance, who are dedicated to providing a high quality service and wants to maintain this at all times. If you are not satisfied with this service, please contact them immediately so that your complaint can be dealt with as soon as possible.

If you have a complaint, please contact:

The Customer Service Manager
Isle of Man Bank Travel Insurance
Allianz Global Assistance,
102 George Street,
Croydon
CR9 6HD

Tel: 02392 676061

Email: iombank.complaints@allianz-assistance.co.uk

If You are not satisfied following receipt of a final response, You may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0300 123 9 123.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

UK Insurance

Should there ever be an occasion where you need to complain, please contact: Customer Relations Department, Isle of Man Bank Motor/Home/Essentials contents Insurance, Churchill Court, Westmoreland Road, Bromley BR1 1DP. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claim.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0300 123 9 123. Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

White Horse

Should you raise a complaint, it should be sent to: The Customer Experience Manager, White Horse Insurance Ireland dac. Suite 4, Rineanna House, Free Zone West, Shannon, County Clare, Republic of Ireland.

If you have a complaint about the quality of service or products provided by White Horse Insurance Ireland dac. you may contact the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2 D02 VH29. Telephone + 353 (0) 1662 0899. As White Horse Insurance Ireland dac. operates from outside the UK you will not have redress with the Financial Ombudsman Service with respect to disputes with the insurer. Any complaint may be raised without prejudice to your right to take legal proceedings.

6. Financial Services Compensation Scheme

UK Insurance, AWP P&C SA and White Horse Insurance Ireland dac. are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

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