



Scottish Transport Credit Union Ltd
186 Argyle Street Glasgow G2 8HA
FRN 213869

1. The Financial Service 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. What products do we offer?

We can only offer travel, life (term assurance) and payment protection insurance that is arranged by CUNA Mutual Group Limited and underwritten AVIVA Insurance plc, Registered in Scotland No 2116, Registered office Pitheavlis Perth Scotland PH2 0NH.

We offer motor and home insurance through CUNA Mutual Group and Heath Lambert Limited, trading as KeyConnect in association with CUNA Mutual Group Limited. This insurance is underwritten by a list of insurers with whom Heath Lambert have a relationship.

3. Which service will we provide you with?

If you apply for a loan via telephone or a face-to-face contact, we will advise you and make a recommendation regarding payment protection insurance.

You will not receive advice or a recommendation from us for payment protection insurance should you choose to apply for a loan via the post or an online application. We may ask you some questions to narrow down the selection of products on which we will provide details. You will then need to make your own choice about how to proceed.

We provide an introduction should you wish to receive a quote for motor insurance, home and/or contents insurance, travel insurance, or term life insurance. You may receive a free quote for any of these products by calling 0800 731 4205. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

We do not charge a fee for any of our services.

5. Who regulates us?

Your Credit Union is authorised and regulated by the Financial Services Authority. Full details, including our FSA registered number are provided on the FSA website detailed below.

Our permitted business is: Deposit Taking and Insurance Mediation. You can check this on the FSA's register by visiting the FSA's website on 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: Scottish Transport Credit Union Ltd 186 Argyle Street Glasgow G2 8HA
or by telephone: 0845 45 00 933

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.

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