



1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer product(s) from RSA for household insurance.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We only offer our own mortgages.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for household insurance.
- You will not receive advice or a recommendation from us for household 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.

Mortgages

- 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.

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

Insurance

A fee.

No fee.

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

Mortgages

No fee.

A fee.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Who regulates us?

Dudley Building Society, Dudley House, Stone Street, Dudley, West Midlands, DY1 1NP is authorised and regulated by the Financial Services Authority. Our FSA Registration Number is 161294.

Our permitted business is advising on and arranging mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website 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 Write to The Secretary, Dudley Building Society,
Dudley House, Stone Street, Dudley, West Midlands. DY1 1NP.

.....by phone Telephone 01384 231414

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

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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