



1. The Financial Services 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. Whose products do we offer?

Insurance

- We offer products from a range of insurers for householders insurance, accident sickness and unemployment insurance, and pure protection insurance.
- We only offer products from a limited number of insurers for householders insurance, accident sickness and unemployment insurance, and pure protection insurance. Further details can be provided upon request.
- We only offer products from a single insurer.

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 householders insurance, accident sickness and unemployment insurance, and pure protection insurance.
- You will not receive advice or a recommendation from us for householders insurance or accident sickness and unemployment insurance and pure protection insurance. We will 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 for householders insurance, accident sickness and unemployment insurance, or pure protection insurance.

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

Mortgages

No fee (in relation to our service, certain mortgage products may require payment of an arrangement fee).

A fee.

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

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 businesses are: advising on and arranging mortgages.
entering into a regulated mortgage contract as a lender.
arranging general insurances and pure protection 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.