

About our services and costs



Aviva

Wellington Row, York, YO90 1WR

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document provides information required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Which service will we provide you with?

- Independent advice – We will advise and make a personal recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
 - Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
 - No advice – 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.
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3. What will you have to pay us for our services?

We will tell you how we get paid and the amount before we carry out any business for you.

4. Who regulates us?

Aviva Wrap UK Limited's address is Aviva, Wellington Row, York, YO90 1WR. Aviva Wrap UK Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 231530.

Our permitted business is arranging and advising on investments.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/>.

5. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing: Write to Aviva, PO Box 520, Norwich, NR1 3WG

...by phone: Telephone 0800 285 1088

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

6. 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.

Most types of investment business are covered up to a maximum of £85,000.

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

7. Loans and ownership

Aviva Wrap UK Limited is a wholly owned subsidiary of Aviva Life Holdings UK Limited. Its ultimate parent company is Aviva plc.

8. Client classification

The Financial Conduct Authority has defined three categories of customer. You've been classed as a retail client, which means that you'll be provided with the highest level of protection provided by the Financial Conduct Authority rules and guidance.

9. Conflicts of interest

There may be times when Aviva plc group companies or our appointed officers have some form of interest in the business being transacted. If this happens or we become aware that our interests, or those of our officers, conflict with your interests, we'll take all appropriate steps to manage that conflict of interest. We'll do this in a way that treats all customers fairly and in line with proper standards of business.

Further details of our conflicts of interest policy are available on request.

Where, despite all efforts to manage a conflict of interest, the conflict of interest cannot be prevented, we will disclose it to you before you commit to taking out a product or taking any investment action in relation to it.

10. Contact us

If you'd like more information, please contact us:

Write to

Aviva

PO Box 520

Norwich

NR1 3WG

Tel: 0800 285 1088

Email: myinvestmentportfolio@aviva.co.uk