

# About our services and costs

## 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.

## 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 includes arranging deals in investments/ dealing in investments as agent, safeguarding and administering assets, and making arrangements with a view to transactions in 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 make a complaint, you can get in touch using the contact details in section 10. We aim to resolve your complaint quickly. If we can resolve your complaint within three working days following the day we receive it, we will write and confirm this to you, along with your rights to refer your complaint to the Financial Ombudsman Service (FOS).

If your complaint is not resolved within three working days of receiving your complaint:

- Your complaint will be acknowledged promptly
- A dedicated complaint expert will be assigned to review your complaint.
- A thorough and impartial investigation will be carried out.
- You will be kept updated of the progress.
- Everything will be done to resolve things as quickly as possible.
- A written response will be sent to you within eight weeks of receiving your complaint, this will inform you of the results of the investigation or explain why this isn't possible.

Where your concerns are unable to be resolved or have not been resolved within eight weeks, you may be able to ask the FOS to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting the FOS will not affect your legal rights. You can contact them on **0800 023 4567** or visit their website at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk), where you will find further information.

## 6. Compensation

The Financial Services Compensation Scheme ('FSCS') provides protection for consumers if an authorised firm becomes insolvent and is unable to meet its obligations. The amount of compensation for which you may be eligible depends on the firm declared in default, the type of product you have and the type of assets held within your product. In some circumstances, you may not be eligible for any compensation at all from the FSCS.

Please refer to your product specific literature for further information on the compensation limits which may apply to you or speak to your adviser. If you don't have one you can find one at [unbiased.co.uk](http://unbiased.co.uk).

Information on compensation arrangements can be found on the FSCS website. Please visit [fscs.org.uk](http://fscs.org.uk) or call **0800 678 1100** or **0207 741 4100**

## 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.com](mailto:myinvestmentportfolio@aviva.com)**

## Need this in a different format?

Please get in touch if you'd prefer this leaflet (**RD06006**) in large font, braille, or as audio.

## How to contact us?

 0800 285 1088

 [myinvestmentportfolio@aviva.com](mailto:myinvestmentportfolio@aviva.com)

 [aviva.co.uk](http://aviva.co.uk)