



## **Initial disclosure document for:**

**Tuto Money Ltd**  
**Camrascan House**  
**Isis Way**  
**Minerva Business Park**  
**Peterborough**  
**PE2 6QR**

**Tel - 01733 235221**

**You should use the information provided within this document to decide if our services are right for you.**

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### **WHOSE PRODUCTS DO WE OFFER?**

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#### **INSURANCE**

We offer products from a wide panel of insurers for Life Assurance, Critical Illness Cover, Mortgage Protection, Income Protection Plans and Buildings and Contents cover. Ask us for a list of the insurers we offer insurance from.

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### **WHICH SERVICE(S) WILL WE PROVIDE YOU WITH?**

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#### **INSURANCE**

We will advise and make a recommendation for you after we have assessed your needs for all non-investment insurance products.

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### **WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?**

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#### **INSURANCE**

No fee for Life Assurance, Critical Illness Cover, Mortgage Protection, Income Protection Plans and Buildings and Contents cover.

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

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## WHO REGULATES US?

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We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 492514.

Our permitted business is '*advising on and arranging non-investment insurance contracts*'.

You can check this on the Financial Services Register by visiting the FCA's website [mhttp://www.fca.gov.uk/register/home.do](http://www.fca.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768 (free phone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

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## WHAT TO DO IF YOU HAVE A COMPLAINT

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

In writing                      Complaints Department  
   Camrascan House  
   Isis Way  
   Minerva Business Park  
   Peterborough  
   PE2 6QR

By Email                      [compliance@tuto.org.uk](mailto:compliance@tuto.org.uk)  
By phone                      01733 235221

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

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## ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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



## Tuto Money Limited

### Data Protection and Privacy Statement

The “Data Controller” and the “Data Processor” for the purposes of the Data Protection Act 1998 (“DPA”) is Tuto Money Limited. The information you have provided is subject to the Data Protection Act 1998 (the “Act”). All information is held securely on the Tuto Money’s database and will be treated confidentially and with respect in accordance with the Data Protection Act 1998.

Unless you tell us otherwise we will use the information you have provided (including sensitive personal data) to decide whether to offer an illustration to you, and we will also send this to an Insurance company for their own underwriting purposes.

We may further use this and any other information we obtain about you to:

- Administer your policy;
- Process claims you make on your policy;
- Comply with regulatory requirements;
- Prevent fraud; and finally
- For marketing purposes.

This may include disclosing information about you to one or more insurance companies, loss assessors, regulatory Authorities and fraud prevention agencies.

#### Your rights

You are entitled to have access to your personal and sensitive personal data held by us. These ‘Individuals’ rights’ extend to the right to be informed, the right of access, the right of rectification, the right of erasure, the right to restrict processing, the right of data portability, the right to object and the right not to be subject to automated decision-making, including profiling.

If you require access to your data, we will not normally charge a fee for responding to your request and all requested information, including confirmation that your request has been actioned if applicable, will be furnished within one month of us receiving your written request.

In certain exceptional situations we may not be able to adhere to your request to amend or delete your personal data, particularly if this information is material in relation to the performance of the contract and/or scope of our service. In such situations we will notify you in writing to explain our reasons. Equally we reserve the right to make a charge for any information requests that we consider to be manifestly unfounded or excessive and we will notify you in writing of the applicable charge and anticipated timescales for us to respond therein.

All requests in relation to your personal and sensitive data should be made to The Data Protection Officer at Tuto Money Limited, Camrascan House, Isis Way, Minerva Business Park, Lynch Wood, Peterborough, PE2 6QR, who can also be contacted at 01733 235221 or via email at [compliance@tuto.org.uk](mailto:compliance@tuto.org.uk).

If you think there is a problem with the way that your data is being processed and held or if you are unhappy in any way with how we have handled any request to access your personal and sensitive data you have the right to complain to the Information Commissioners Office. They can be contacted via their helpline on 0303 123 1113. More information is available via the ICO website at <https://ico.org.uk/global/contact-us/>.

## TCF Objectives Statement

We are committed to ensuring that the FCA principle of Treating Customers Fairly (TCF) is applied in all areas of our day-to-day business activities.

In adopting the TCF principle we recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

- **Provide a Client Focused Service.** We fully appreciate that our clients will rely upon us to give them appropriate advise at all times and we will use a panel of providers at all times
- **Meet, as best we can, the unique needs of each client** by offering a transparent, efficient and professional service, and constantly reviewing our service to identify areas for improvement

### In practical terms for the different areas of our business this means:

- Ensuring that promotional material is clear, compliant, jargon free and appropriately targeted
- Ensuring that sales staff have thorough training on all products they advise on, understand who they are suitable for, and are encouraged to challenge product providers where they spot inconsistencies, ambiguities or potential unfairness in the product literature or product features
- Ensuring that 3<sup>rd</sup> parties who we deal with adopt the FCA principles.
- Operating sales remuneration systems which assure fairness to the customer as well as customer satisfaction, rather than only rewarding sales volumes
- Finding ways to encourage non sales staff to implement TCF in their day to day business activities

- Keeping detailed records of customer instructions and of the advice and options given before, during and after a sale – to help ensure we treat customers fairly and can deal with any complaints that may arise swiftly and fairly
- Encouraging after sales contact with the client where appropriate to correct or improve on the service already offered
- Ensuring that customer complaints are assessed fairly, promptly and impartially, and in line with FCA deadlines and rules
- Encouraging staff to recommend improvements to service following customer complaints/recommendations/comments – and monitoring the outcome
- Ensuring that staff are kept up to date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers
- Offering regular training in the principle of TCF at all levels of the business
- Regularly monitoring and reporting on all of the above TCF activities as part of the company's monthly statistics/Management Information (MI), in order to assess TCF performance across the business and recommend changes where appropriate
- Ensuring that TCF values, which are set and communicated by Senior Management, are supported by all staff and understood in the same way

Our aim is to provide you with excellent quality advice and service and we will ensure that you understand exactly how your protection works.

- ✓ Our clients are at the heart of our business which means that at each stage of the advice process you can expect honest, transparent, efficient and professional advice and service.
- ✓ Through our fact find process we get to know you and your needs as your individual needs are at the centre of any recommendations we make, we will ensure that they are right and affordable.
- ✓ We will provide you with all relevant documentation for your records; our recommendations will be provided to you in writing. You should keep these as they are important records; they are a record of our discussions and advice given specifically to you.

Our aim is to provide you with a professional and confidential service that you will be proud to recommend to your friends, family and work colleagues.

Tuto Money Ltd Limited remains committed to **Treating all Clients Fairly.**