



Initial disclosure document for Non-investment insurance contracts

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.

WHOSE PRODUCTS DO WE OFFER AND WHAT SERVICE WILL WE PROVIDE?

For **protection and insurance contracts** we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you.

For Life Assurance, Critical Illness Cover, Mortgage Protection, Income Protection Plans and Buildings and Contents cover we will do this based on a fair and personal analysis of the market.

For Private Medical Insurance we will offer a personal recommendation but this will not be based on a fair analysis of the market. We offer this from a single provider called Vitality Health

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

INSURANCE

No fee for Life Assurance, Critical Illness Cover, Mortgage Protection, Income Protection Plans, Private Medical Insurance and Buildings and Contents cover. As an intermediary we will be remunerated by the individual providers.

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

WHO REGULATES US?

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 m<http://www.fca.gov.uk/register/home.do>

WHAT TO DO IF YOU HAVE A COMPLAINT

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
By phone	01733 235221

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by calling 0800 0234567

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 will depend on the type of business and the circumstances of the claim.

INSURANCE

Further information about compensation scheme arrangements is available from the FSCS. Please visit www.fscs.org.uk/what-we-cover/products for up to date details

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 advice 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 3rd 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.**