



Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

Your eligible deposits with FirstSave are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. This limit is applied to the total of any deposits you have with the following: FBN Bank (UK) Ltd, FirstSave, FirstSave Postal and FirstSave Euro. Any total deposits you hold above the £85,000 limit between these brands are not covered.

For further information about the **compensation provided by the FSCS** scheme (including the amounts covered and eligibility to claim) please call us on **0207 920 4920** or refer to **the FSCS website** www.FSCS.org.uk or call **the FSCS on 0800 678 1100 or 0207 741 4100**.

Please note only compensation related queries should be directed to the FSCS.

(FirstSave – November 2014)