



Information about UKIBS

1. Who we are

U K Insurance Business Solutions Limited (UKIBS). Registered office: Churchill Court, Westmoreland Road, Bromley, Kent, BR 1DP.

Registered in England and Wales No: 05196274.

2. Who regulates us?

U K Insurance Business Solutions Limited is authorised and regulated by the Financial Conduct Authority. Registration number: 313783.

You can check this by viewing the Financial Services Register which can be accessed from the Financial Conduct Authority's website www.fca.org.uk.

3. The services offered

Direct Line customers are introduced to Fluro Platform Limited and Fluro Capital Limited by UKIBS. In making this introduction we act as a credit broker and not a lender.

For the purposes of Direct Line Personal Loans, UKIBS work exclusively with the Fluro group of companies.

You will not receive any advice or a recommendation from us and any decision to take out a personal loan will be solely your responsibility.

4. Ownership

We are part of the Direct Line Group of companies.

Fluro Platform Limited and Fluro Capital Limited are not part of our group of companies.

5. Our fees and how we are remunerated

We will not charge you any fees for making this introduction.

If you choose to take out a Direct Line Personal Loan, provided, managed and arranged by the Fluro group of companies, we will receive commission from Fluro Platform Limited.

6. What to do if you have a complaint

If you wish to register a complaint about U K Insurance Business Solutions Limited, please contact us at:

U K Insurance Business Solutions Limited Customer Relations
Churchill Court Westmoreland Road Bromley
Kent
BR1 1DP

Telephone 0208 970 7030

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

7. Financial Services Compensation Scheme

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.

Please note that introducing customers for the purposes of consumer credit is not covered by the Financial Services Compensation Scheme.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.