

Financial Services Authority



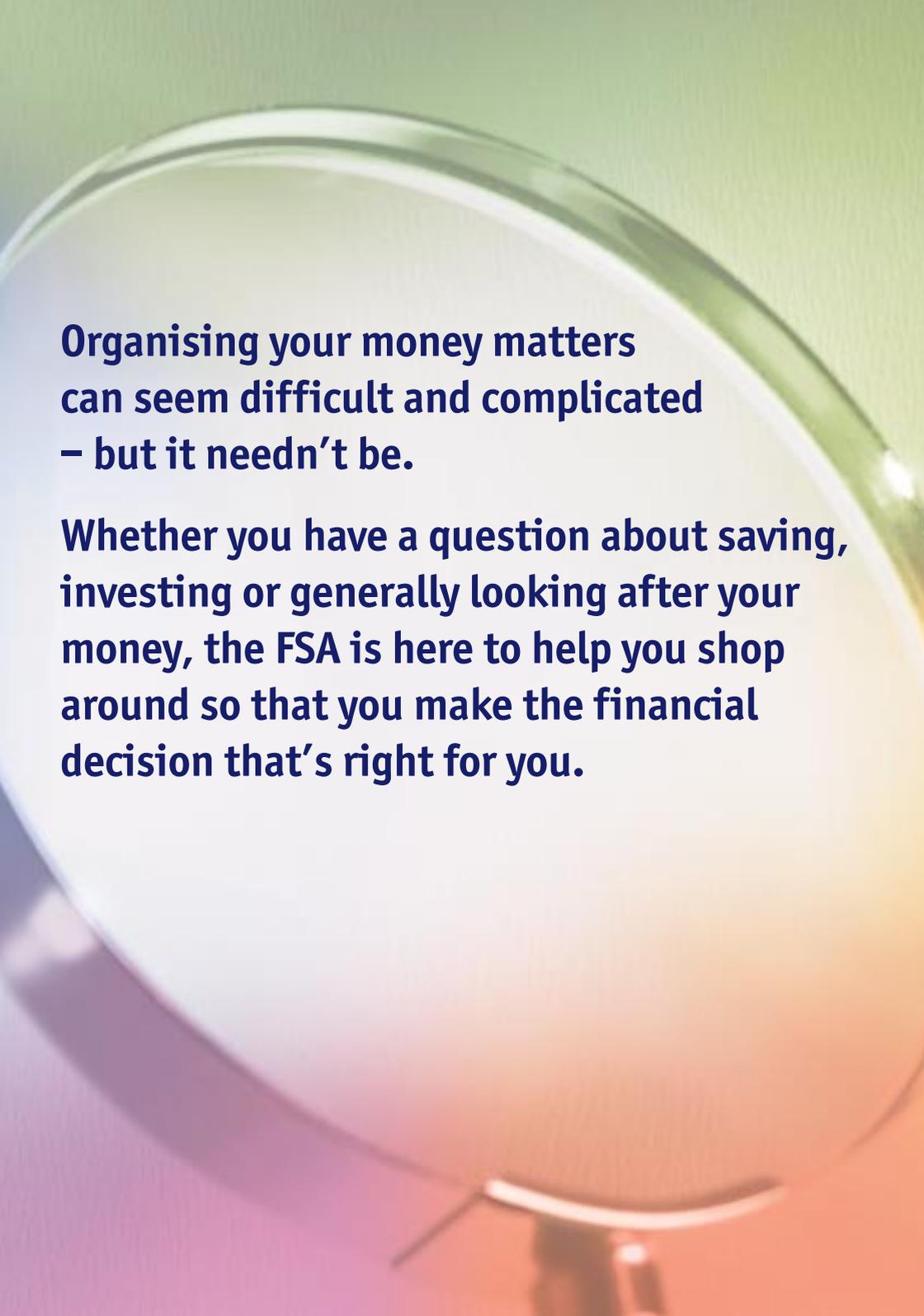
You and your money

A magnifying glass with a gold-colored frame and a purple handle is positioned over a white notepad. The notepad has a black border and contains the handwritten text "How the Financial Watchdog can help you" in black ink. The background of the page is a gradient of colors, transitioning from blue on the left to green on the right, and then to a red-to-orange gradient at the bottom.

How the Financial
Watchdog can
help you



FSA – regulating financial services and protecting your rights



**Organising your money matters
can seem difficult and complicated
– but it needn't be.**

**Whether you have a question about saving,
investing or generally looking after your
money, the FSA is here to help you shop
around so that you make the financial
decision that's right for you.**

What is the FSA?

The Financial Services Authority (FSA) is the independent watchdog set up by government to regulate financial services and protect your rights.

How can we help you?

We want you to get the best deal if you're thinking of buying a financial product – such as a mortgage, pension or an ISA (Individual Savings Account). So we've got a range of services to help you shop around: a consumer website and tables which compare the prices and features of different products, a telephone helpline and free booklets and factsheets.

And because we're the watchdog, we're not selling anything. But remember, we can't recommend any particular company or product.

The FSA – here to help you make more sense of your money.

Consumer Information website

Consumer Information – www.fsa.gov.uk/consumer

Our Consumer Information web pages have been written especially to help you with your personal finances. They contain lots of information on financial products and services, tips on how to shop around and make the most of your money, and suggestions on the right questions to ask. Take a look at the Financial Planning section which will help you take control of your finances and make your money work for you. There is also a ‘What’s New’ section on latest news and developments.



Comparative Tables

Comparative Tables – www.fsa.gov.uk/tables

Our Comparative Tables help you compare different financial products for their charges, flexibility and other features. The tables are quick and easy to use and can be found on our website at www.fsa.gov.uk/tables

Tables on savings accounts, unit trust ISAs (Individual Savings Accounts), personal pensions (including stakeholder pensions), investment bonds, mortgages and annuities are all available.



Consumer Booklets and Factsheets

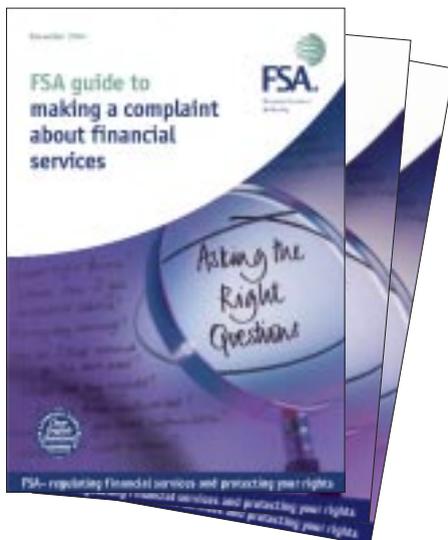
Consumer booklets and factsheets in plain English

Our booklets and factsheets are user-friendly, free and cover a wide range of topics – like pensions, mortgages or how to make a complaint. A full list of titles is on page 8.

They're a good starting point if you want to find out:

- how financial products like bank accounts, mortgages, pensions and shares work;
- their advantages and disadvantages;
- what kind of questions you should ask before deciding to buy.

Ring the Consumer Helpline on 0845 606 1234 for more information on what they cover or to order your free copy. Or, if you have access to the internet, you can download or order copies from our website: www.fsa.gov.uk/consumer



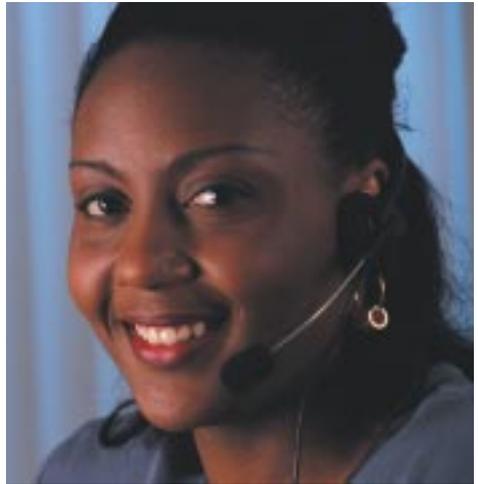
Consumer Helpline

Consumer Helpline – 0845 606 1234 (call rates may vary) Monday to Friday 8am – 8pm

Whether you need general information or want to make a complaint but don't know where to turn, our helpline will try to help you. The FSA is unable to deal with individual complaints, but can point you in the right direction.

We can't recommend specific products or companies. But if you're thinking of using a financial firm, always ring the helpline first or use the FSA Firm and Person Check service on our website to make sure that the firm is authorised.

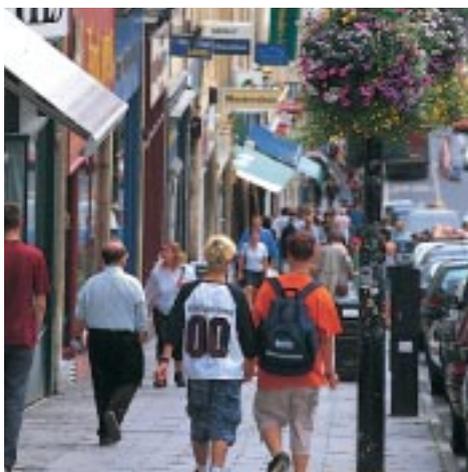
We're here to answer your calls Monday to Friday from 8am to 8pm.



Alternatively if you have a minicom/textphone device you can call us on 08457 300 104 (call rates may vary) Monday to Friday from 8am to 6pm.

Tips on shopping around

Cars, televisions, double glazing, holidays... whatever you're buying, you look for a good deal by comparing products and prices from different shops or companies. Shopping for savings accounts, mortgages, pensions or investments is just the same. You can save yourself lots of money and get a better deal by shopping around.



Don't just assume that the first advertisement you see or salesperson you talk to offers the best deal. Find out what else is available. You can do this by:

- talking to more than one company and comparing the prices and features of similar products – look out for the **keyfacts**™ documents;
- reading independent surveys in newspapers and magazines. Most newspapers print a special money section on a certain day each week and all of them publish money pages at the weekend. Or you could search the internet for personal finance sites;
- our consumer guides will help you ask the right questions – and understand the answers.
- our comparative tables can help you compare products at www.fsa.gov.uk/tables

The FSA – protecting your rights

Our rules require firms and advisers to be honest, competent and financially sound. We make sure they keep to the rules and, if they don't, we take action.

Regulation protects you in different ways depending on what you're buying and how you buy it. See our website for information on a product-by-product basis.

We also make sure there is a proper complaints and compensation system if things go wrong. But help us to help you – always:

- **CHECK** that the firm you're dealing with is authorised. Ring the helpline on 0845 606 1234 to find out or use the Firm and Person Check service on our website.



- **ASK** questions about anything you don't understand, no matter how small it may seem.

Occasionally you will face a problem that you may think can't be sorted out. If you need help, look at the **FSA guide to making a complaint about financial services** – it's full of practical advice as well as a step-by-step checklist of how to complain. It also includes case studies and a draft letter you can adapt for your own use.

The FSA – here to help you make more sense of your money.

List of publications

Download or order online at www.fsa.gov.uk/consumer
or Ring 0845 606 1234 for your free copy

General

Introduction to the Financial Services Authority – Information for consumers
Financial advertising
Taking control
Checking your identity – the fight against money laundering, financial crime and terrorism

Financial Planning and Advice

FSA guide to financial advice
No bank account? Why it could pay you to have one
Challenging unfair contract terms
FSA guide to making a complaint about financial services
Paying for long-term care
Raising money from your home
Financial Planning (CD-ROM)

Mortgages

Getting a mortgage? How keyfacts can help you
Choosing a mortgage – Taking the right steps (pack)
You can afford your mortgage now, but what if...?
What to do when you can't meet your mortgage payments
Your endowment mortgage – Find out where you stand (pack)
Buy-to-let mortgages

Pensions

FSA guide to saving for retirement – starting to save
FSA guide to saving for retirement – reviewing your plans
FSA guide to topping up your occupational pension
FSA guide to the risks of occupational pension transfers
FSA guide to the risks of opting out of your employer's pension scheme
FSA guide to annuities and income withdrawal

Stakeholder pensions and
decision trees

Retiring soon – what you need to do

Income withdrawal – a retirement
option for you?

AVCs, FSAVCs and stakeholder
pensions: Joining or rejoining your
employer's AVC scheme

Your pension – it's time to choose

Unlocking pensions – make sure you
understand the risks

Savings and Investments

Your credit union – saving and
borrowing for your needs

With-profits bonds

Capital-at risk products – products
where you could lose some or all of
the money you invest (your capital)

FSA guide to buying, holding and
selling shares (due end 2004)

Share investment scams

Buying a funeral plan

Public issues of securities
and stabilisation

Why market abuse could cost you
money – The Code of Market
Conduct is here to help protect you



The Financial Services Authority (FSA) is the independent watchdog set up by government to regulate financial services and protect your rights.

Our website, www.fsa.gov.uk/consumer, aims to help you understand financial services and get a fair deal.

Use the site to:

- Shop around with our comparative tables – including mortgages, pensions and ISAs.
- Check whether a particular firm or person is authorised – if you use an authorised firm you have access to complaints procedures and compensation schemes if things go wrong.
- Order any of our wide range of consumer publications.
- Report any misleading financial advertising.
- See explanations of financial products in plain English.
- Read recent alerts that we have issued.

To help us maintain and improve our service, we may record or monitor calls.