

Website Terms & Conditions

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The term 'MB&G' or 'us' or 'we' refers to the owner of the website whose registered office is:

MB&G Insurance Services Limited
Cobalt Business Exchange,
Cobalt Park Way,
Wallsend,
Tyne and Wear
NE28 9NZ

Our firm registration number is 306978. Our company registration number is: 01478159. MB&G is registered in England and Wales and is authorised and regulated by the Financial Conduct Authority (FCA).

The term 'you' refers to the user or viewer of our website. The use of this website is subject to the following terms of use:

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- From time to time, this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).
- Your use of this website and any dispute arising out of such use of the website is subject to the laws of England, Northern Ireland, Scotland, and Wales.

Treating Customers Fairly

MB&G is committed to the rules and general principles of the FCA and has close links with its clients. We have excellent recording and administrative systems and regularly review staff competence. It is our belief that all of the above embodies TCF. On an ongoing basis, we have the advantage of using external consultants who assess our strengths and weaknesses in terms of TCF.

If a customer requires information, we will be open and responsive to their request, replying in a timely manner. We will be mindful of the need to review customer information to ensure its accuracy and to comply with the Data Protection Act. This will enable us to respond fairly to our customers in the unfortunate event of a customer dispute. At all times we will ensure that client data remains confidential.

Disputes And Complaints Handling

We already have in place a written complaints procedure that every member of staff has read and understood. It is important that disputes are handled sympathetically and that we are open and honest about our mistakes. We recognise that a well-handled complaint can prevent a potentially difficult situation escalating and can ultimately retain customer loyalty.

Complaints About This Insurance

Please contact Our Customer Services Team either by e-mail to customercare@MB&G.co.uk or alternatively write to us at:

Complaints Team
MB&G Insurance Services Limited
Cobalt Business Exchange,
Cobalt Park Way,
Wallsend,
Tyne and Wear
NE28 9NZ

We will acknowledge your complaint within 3 working days. We will advise you who is dealing with it and when we expect to respond.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice:

Phone: 0800 023 4567 or 0300 123 9123

Website: <http://financial-ombudsman.org.uk/>

Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Staff Training

We acknowledge that the dealings of all staff affect whether customers are treated fairly. Having members of staff who are adequately trained and mature enough to acknowledge whether a task is outside their expertise is important in this regard.

Continuous professional development is important for all members of staff to maintain skills and competence. We also encourage our staff to obtain professional examinations.

Keeping Up To Date

Our Compliance Function will continue to monitor further FCA guidance, to ensure that TCF is consistently built into the overall culture of the business, at all times.