

BALANCE CANCELLATION COVER INFORMATION

Who regulates us?

GE Capital Bank Ltd is authorised and regulated by the Financial Services Authority. GE Capital Bank Ltd's head office is at 6 Agar Street, London, WC2N 4HR. You can check this on the FSA's register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Which companies do we deal with?

In relation to Balance Cancellation Cover for this agreement, GE Capital Bank Ltd is contractually obliged to deal only with Financial Insurance Company Ltd & Financial Assurance Company Ltd. GE Capital Bank Ltd may deal with other insurers in relation to credit facilities provided by other suppliers. A full list of insurers is available on request.

Demands and Needs Statement

Your Insurance Requirements

FSA requires us to provide you with this statement of your demands and needs. You applied for an agreement with GE Capital Bank Ltd and you would like to take out insurance to protect your financial obligations under the credit agreement. The package of insurance benefits we offer depends on your age and employment status. These benefits are described in the policy summary. Briefly they are:

Customer Status	Application cover
Age 18-64 working in paid employment for at least 16 hours a week or self employed.	- Life Cover - Disability (sickness or injury) - Unemployment

You should carefully consider the relevant benefits and exclusions described in the policy summary. If you proceed with your purchase of Balance Cancellation Cover it should be on the basis that these accurately reflect your insurance requirements.

Please note that we are not providing you with any advice on insurance cover and we are not recommending any policy to you.

Complaints

We set ourselves high standards, but if you are not satisfied with our insurance service, please tell us by writing to Insurance Administration Department, GE Capital Bank Limited, PO Box 700, LS99 2BD. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Compensation

GE Capital Bank Ltd is covered by the Financial Services Compensation Scheme (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. In respect of our obligations to arrange your Balance Cancellation Cover, FSCS will pay 100% of the first £2,000 of any loss you suffer as a result of our failure to meet these obligations and 90% of the remainder of your claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

It is possible to choose the law applicable to your policy and the insurers propose to choose English Law (unless you ask for another law and the insurers agree to this before you start the cover). The parties do not intend any term of the insurance contract to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999. If you would like more information please call the helpline on 0870 513 4698 (Telephone calls may be recorded). If you have special needs and would like a large text or taped version of this information please phone the Disability Helpline on 0870 400 4768 or Disability Textphone on 0870 400 4769.