



Cash Child Trust Fund

Terms and Conditions booklet

Welcome to OneFamily Cash Child Trust Fund (CTF)

This booklet sets out the Terms and Conditions of the OneFamily Cash CTF account. The Terms and Conditions explain how the CTF account will be managed, and sets out both your, and our, rights. Please make sure you read the Terms and Conditions carefully as they contain information you need to know.

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Definitions

Account

The OneFamily Cash Child Trust Fund account.

CTF

Child Trust Fund

CTF provider

A firm authorised by HMRC to provide and manage CTF investments – the CTF provider of the OneFamily Cash CTF account is Family Equity Plan Limited (trading as OneFamily).

FCA

Financial Conduct Authority. The FCA work with the PRA as the UK financial services regulators.

HMRC

HM Revenue and Customs. HMRC is responsible for setting the rules that relate to CTF accounts.

OneFamily

Family Equity Plan Limited and any nominee company within the OneFamily group.

PRA

Prudential Regulation Authority. The PRA work with the FCA as the UK financial services regulators.

Regulations

The Child Trust Fund Regulations 2004 (as replaced or amended from time to time).

Rules

The FCA or PRA Rules (as replaced or amended from time to time).

Santander

Formally known as Abbey, the bank where the Cash CTF account was held before it was transferred to us in 2009.

Us/Our/We

Family Equity Plan Limited (trading as OneFamily).

Void

Where a CTF account, or payments into a CTF account, have been found to be invalid because of a failure to meet the CTF regulations.

Working day

Any day of the week not including Saturdays, Sundays and English public (bank) holidays.

You/Your

The Registered Contact on the account.

Other technical terms are explained in their relevant sections.

General Information

OneFamily

OneFamily is a trading name used by all the companies within the Family Assurance Friendly Society group, including Family Equity Plan Limited.

CTF Provider

Family Equity Plan Limited, 16-17 West Street, Brighton BN1 2RL. The main business of Family Equity Plan Limited is investment business.

Deposit-taker (the bank providing the deposit account)

One or more banks with whom we will deposit Cash CTF money.

Regulator

The Financial Conduct Authority (FCA), 12 Endeavour Square, London, E20 1JN (Tel: 0207 066 1000).

Family Equity Plan Limited is authorised and regulated by the Financial Conduct Authority. Family Equity Plan Limited is entered on the Financial Services Register under Registration Number 122351. The Financial Services Register can be viewed at register.fca.org.uk.

The Registered Contact

The Registered Contact is the person who can give instructions to us about the account. The Registered Contact must be a person over the age of 16. It must either be the child, or a person with parental responsibility for the child.

Initially, the Registered Contact will be the person who has opened the CTF account. Under certain circumstances, the Registered Contact can be changed, usually by completing a Registered Contact application with the permission of the existing Registered Contact.

Once the child is 16, they can choose to become the Registered Contact*. Once they've become the Registered Contact, they cannot pass on this status to anyone else. If they decide not to become the Registered Contact, then the account will continue with the Registered Contact already on the account until the child reaches age 18.

There can only be one Registered Contact at any time. The Registered Contact cannot stop anyone from making payments into the account.

*There is an exception for children affected by mental disorders. If you need further information about this, please contact us.

Keeping Track of The Account

Register with our Online Account Management service to view both the account's current value and statements online.

Every year, shortly before the child's birthday we will provide a statement to the child.

Statements will be addressed 'care of' the Registered Contact, unless the child takes over as the Registered Contact.

The statement will show the account's value, as well as the details of any transactions and interest applied to the account since the date of the last statement.

Up-to-date valuations can be obtained by phoning us or writing to us.

Charges

We do not currently make a charge for providing the account.

We may introduce new charges, or increase existing charges once introduced, to reflect the cost in providing services to you.

If we reduce a charge, we will let you know about the change either before we provide the service to you, or as soon as possible after the change takes place. This will usually be included with any other updates to the Terms and Conditions.

If we introduce a new charge, we will provide you with at least 30 days' notice before the change takes place. You will then have 30 days from the date of the notice to transfer the account without charge or loss of interest.

For a list of up-to-date charges, please contact us.

There may be other costs that are not paid through us or imposed by us.



Paying into The Account

Anyone can make payments into the account up to the maximum annual limit, but you don't have to make any additional payments if you don't want to.

Any money paid into the account is a gift to the child and cannot be returned.

Payment methods

We accept payments by Direct Debit, debit card online, standing order, direct credit (bank transfer) and cheque. We also accept payments sent to us via the loyalty scheme provider, KidStart.

We do not accept cash or post-dated cheques.

You, or any other payer, must quote the correct OneFamily Cash CTF account number and the child's full name when making a payment.

If the correct details are not quoted:

- We may not be able to allocate the payment to the account;
- It may result in a delay in accepting the payment; or,
- We may allocate it incorrectly to another CTF account.

We do not accept cheques or cash paid over the counter at a bank (including Santander), building society or Post Office® branch. This is because when a payment is made in this way, we may not receive the information we need to either correctly allocate the payment or to return it to the payer.

Any payments that cannot be returned or allocated to a CTF account will be held by us until we are contacted by you or the person who made the payment. No interest or growth will be paid. Under HMRC rules, any payments incorrectly allocated to a CTF account may have to remain in that account even after the error is discovered.

For more information on how money is protected and where it is held, please see the 'Deposit Protection' and 'Holding the child's money' sections.

Detailed information on how you and others can pay into the account is available on our website and from our Customer Service Team.

When payments are accepted

Payment type	Day accepted
Direct Debit	The day we receive the Direct Debit payment
Debit card	The day the payment is authorised
Direct credit (bank transfer)	The day we receive the payment
Standing order	The day we receive the payment
Cheque	The day we receive and date stamp the cheque

We only accept payments on working days.

KidStart payments are received by bank transfer and are treated in the same way as any other bank transfer.

Payment limits

There is a maximum amount that can be paid per eligible child into a CTF account in a CTF account year. The CTF account year runs from the child's last birthday to the day before their next birthday.

For current limits, please go to gov.uk/child-trust-funds or contact us.

The minimum amount that can be paid in is £10. If an existing Direct Debit payment agreement was set up from when the account was held with Santander that is below our £10 minimum, we will continue to accept the payments. However, if the payment amount is changed it will need to be for £10 or more.

Any part of the maximum limit that is not used in a CTF account year is lost and cannot be carried forward to other years.

If we receive a payment that takes the account over this limit within 14 calendar days of the end of the CTF account year, we will not accept the payment or the part of that payment that exceeds the limit. Instead, it will be held and accepted on the first working day of the next CTF account year. No interest will be earned until the payment is accepted.

At any other time, we will reject any payment or part of that payment that exceeds the maximum limit and return it.

If you transfer the CTF account to a Junior ISA, any part of their CTF payment limit that is not used will be lost when the transfer takes place. It will still be possible, however, to invest up to the full Junior ISA payment limit in that tax year, regardless of when the transfer takes place.

Returning payments

Sometimes we have to return a payment or part of a payment. We may have to do this when:

- The OneFamily Cash CTF account number and / or child's full name have been quoted incorrectly when the payment was made;
- The payment limit has been reached; or,
- We have been advised by HMRC to void a payment or the account.

If this happens before the payment has been applied to the account, we will either return the money to the payer, or, if we do not have their contact details, we will return it to the payer 'care of' the Registered Contact.

If the payments have already been applied to the account, who we return the payments to depends on why they are being returned:

- Where we have to void an account or payment(s), this money will be returned to the child.
- Where an oversubscription is identified, HMRC will advise us on how the payment should be dealt with.

All payments will be returned without interest added except for payments that have already been applied to the account. Unless HMRC tell us to do otherwise, we will return these payments with interest added. If interest is included, this may be subject to tax.

Payments will not be returned until they have cleared (see 'Withdrawals and Closing The Account' for more details).

Once a payment is ready to be returned it will take us up to 4 working days to send the payment back.

We will let you know as soon as possible if the account has, or will, become void because of any failure to meet the Regulations that we are aware of.

Interest

A variable rate of interest will be paid. The account may also be tiered, which means that the overall interest rate paid on the account will differ depending on the balance of the account.

If we make a change to the tiers, this could affect the variable rate of interest that applies to the account. The variable rates of interest and / or the tiers will only be changed for one of the following reasons:

- To reflect UK deposit market rates;
- To reflect any relevant changes in the law (including tax law), or the Rules and Regulations, or relevant industry guidance or codes of practice, or to respond to a decision or recommendation of any court, ombudsman or regulator where these changes, decisions or recommendations affect the interest rates that we pay on our CTF account;
- To ensure that our business is sustainable in the long term.

Details of the current interest rates and tiers are available on our website at **onefamily.com/interest-rates** or by contacting us.

Interest is calculated daily at 1/365 of the annual interest rate.

Interest will be added to the account approximately 6 weeks before the child's birthday and on account closure.

For more information on closing the account and withdrawals, please see the 'Withdrawals and Closing The Account' section.

Payments will start to earn interest from the day they are accepted.

Changes to Interest Rates and Tiers

If we are reducing an interest rate or making a change to the interest rate tiers, and your Cash CTF has a balance of £100 or more, we will tell you around 14 days before the change takes place.

When notifying you under the above conditions, we will also confirm the reason for the change, which will only be for one of the reasons listed in the 'Interest' section.

Within 3 working days of any change in the overall interest rate, the changes will be published on our website at **onefamily.com/interest-rates**. Information about rate changes, including details of current rates, is also available by contacting us.

Transfers

A CTF account can be transferred between providers, and a CTF account can also be transferred to a Junior ISA, as long as the new provider accepts transfers and until the child is aged 18.

We do not charge for transferring the OneFamily Cash CTF account.

When transferring a CTF account, there could be a time where the value does not have potential for growth or earn any interest (e.g. if the transfer value is sent between providers by cheque).

Transferring to us

We do not currently accept transfers from other CTF accounts into the OneFamily Cash CTF account. This means that if you decide to transfer this account, you will not be able to transfer it back to the OneFamily Cash CTF account at a later date.

Transferring to another provider

To arrange to transfer you will need to contact the new provider.

Transfers to another provider must be made in full. On transferring to another provider, the CTF account will close.

We will begin the transfer process when we receive a valid instruction from the new provider.

Any active Direct Debits will be cancelled. Any payments received after we have received the transfer instruction will not be accepted into the account. Instead, they will be held and transferred to the new provider.

Money will be withdrawn and the CTF account closed on the working day we receive the instruction. The transfer amount will be sent to the new provider within four working days of:

- The day the account is closed; or,
 - The day all payments have cleared;
- whichever is later.

You can ask us to withdraw the money from the account on a date later than we have specified above. Any such date should be clearly stated in the instruction from the new provider.

We will send you a final statement as at the date of transfer.

Transfers between two CTF accounts provided by us

To transfer from one CTF account to another CTF account, both provided by us (where the account is available for internal transfer), you will need to complete an Internal Transfer Application Form.

If you transfer the account, we will withdraw the money and open the new CTF account on the first working day after the end of any cancellation period, or as soon as any relevant payments have cleared, whichever is later. We will then buy units or shares in the new fund two working days later.

You can ask us to withdraw the money on a date later than we have specified above. If you would like a later date, you should state this when you apply.

You cannot transfer from other CTF accounts provided by us into the OneFamily Cash CTF account.

Transfers from a CTF account to a Junior ISA, both provided by us

To transfer from a CTF account to a Junior ISA, both provided by us, you will need to complete a Transfer Application Form.

If you transfer the CTF account, we will withdraw the money and open the new Junior ISA on the working day your application is accepted. The transfer value will be used to purchase units or shares in the Junior ISA on the following working day.

The CTF account will close as soon as the money has been transferred.

You can ask us to close the CTF account on a date later than we have specified above. If you would like a later date, you should state this in your application.

Withdrawals and Closing The Account

Only the child can withdraw money from their account and only after they have reached the age of 18. No one has access to the money until then. The only exceptions to this are if the child is terminally ill or if the child has died.

Payments will clear and be available for withdrawal (or if we need to return a payment, or on transfer, account closure, terminal illness or death) six working days after they have been accepted (e.g. proceeds from a payment accepted on a Monday are available on the following Tuesday).

Withdrawals at age 18.

For details about what happens to the CTF after / at age 18, please see the Matured CTF Terms and Conditions document. The latest version can be found at onefamily.com/child-trust-fund/terms-and-conditions.

Withdrawals in exceptional circumstances

Terminal illness

If the child is terminally ill, withdrawals can be made from an account if proof is provided to HMRC. We reserve the right, however, to make additional checks. Further information on accessing the account of a terminally ill child can be provided on request.

Death

On death, the account's tax benefits will stop and the value of the account will form part of the child's estate. We will close the account on the working day we receive all the documents we have requested, including proof of the child's death.

Any interest paid on the account after the date of death until the date of settlement will be subject to income tax, which

will be deducted at the basic rate. It is the responsibility of the child's personal representatives to report any tax liability to HMRC and / or to include it on the child's tax return, if appropriate.

Payment will be sent within four working days of the day the account is closed or all payments have cleared, whichever is later.

Closing the account

We will close the account:

- On death;
- At or after age 18, if the child decides to withdraw all the money in the account;
- On transfer to another provider or to another CTF account or Junior ISA provided by us;
- If HMRC tell us to void the account.

Tax

The following is based on our current understanding of UK tax law. The tax advantages of CTF accounts depend on the child's individual circumstances and their tax treatment may change in the future. If this happens, the return on the account could be reduced.

There may be other taxes which are not paid through us or imposed by us. If you are not sure about your or the child's tax position, you should talk to HMRC or seek professional advice.

The proceeds of the account are free from income tax and capital gains tax. If for any reason, HMRC makes a tax charge, you may be personally liable.

If the account or a payment is voided, any interest earned may be subject to tax.

Complaints

If you need to make a complaint, please contact us and we will do what we can to resolve your complaint as quickly as possible.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. You can also find these procedures on our website, or you can contact us to request a copy at any time.

You can find our contact details on the 'Contact Us' page at the back of this booklet. If you are not satisfied with our response to your complaint, you may be able to refer it to the Financial Ombudsman Service.

Making a complaint won't affect your legal rights.

Contact details for the Financial Ombudsman Service are on the back page of this booklet.

If your complaint is in relation to something that occurred before the account was transferred to us, you should send it to Complaints, Santander UK Plc, PO Box 1125, Bradford, BD1 9PG (tel. 0800 171 2171). If you have any doubts about who to send the complaint to, please contact us.

Making a complaint won't affect your legal rights.

Deposit Protection

Any payments made to the CTF account will initially be paid into an account held with The Royal Bank of Scotland (RBS), before being transferred to an account held with one, or a number of banks (the deposit-takers for the OneFamily Cash CTF account). The same applies when money is withdrawn from the CTF account (including when a payment is returned, on transfer, account closure, terminal illness or death), when the payment

will be transferred back to an account held with RBS while we are waiting for the cheque to be cashed.

The eligible deposits are protected up to the Financial Services Compensation Scheme (FSCS) limit. This limit can change so please go to www.fscs.org.uk for the most up to date information. The limit is applied to the total of any deposits held with an authorised firm, including any of its related brand names. Any total deposits held above the protection limit with an authorised firm are unlikely to be covered.

You can find out more about how money is protected when it's held in a bank or building society account by going to the 'What we cover' section of the Financial Services Compensation Scheme (FSCS) website www.fscs.org.uk or by contacting us.

A list of current brand names can be found in the 'Consumers' section of the Financial Conduct Authorities website www.fca.org.uk.

For more information on how money will be held, please see the 'Holding the child's money' section of the Terms and Conditions.

You can find an up to date list of the deposit takers we are using at any time for our Cash CTF at onefamily.com/interest-rates.

Data Protection

The information that you provide will be held by Family Equity Plan Limited, part of the OneFamily Group, in line with our Privacy Notice.

The information we collect is necessary for the performance of our contract with you, or to prepare for this contract.

Your data will be shared with our group of companies for administration purposes and we will also share your data with service providers, business partners and other

agencies who assist us with providing the product and ongoing servicing to you where there is a business reason to do so.

Where you have provided your consent, we will use your data to email you about selected products or services offered by us or selected partners we work with. You may unsubscribe from email marketing communications at any time.

We may also use your information to identify and prevent fraud, to provide postal communications which we think may be of interest to you, and to improve our services to you, for example by market research, if we have a legitimate business interest to do so.

If you would like more details about how we process your personal data and your rights as a data subject before you provide your personal information to us, please read our Privacy Notice which is available on our website at onefamily.com/privacy.

A copy is also available by writing to OneFamily, 16-17 West Street, Brighton, BN1 2RL; by calling Customer Services on 0344 8 920 920* or, by email to customerservices@onefamily.com.

General Terms

Security

You must make sure that the personal details we hold about you and the child are kept

up-to-date, and that arrangements for receiving mail at your address are secure.

You must check any statement carefully and tell us promptly if you think it contains any errors. You must tell us promptly if you think we have made any other mistake in operating the account.

You must tell us immediately if you know, believe or suspect that the security information we have recorded for you has been compromised, or if you believe that an unauthorised withdrawal has been made from the account.

If you act fraudulently or without reasonable care, you may be responsible for any losses incurred as a direct result.

Instructions about the account

All instructions sent to us in writing must be signed.

We reserve the right to refuse any request or instruction about the account if we have reason to believe that:

- It was not made by the Registered Contact;
- It might cause us to break the law; or,
- The account is being used for illegal purposes.

If we receive an instruction which contains unclear or insufficient information, we will contact the Registered Contact for clarification.

We will not act on any instruction until we receive any additional information we feel is necessary to make sure the instruction is processed correctly and in accordance with the Terms and Conditions of the account.

Proof of identity

To comply with anti-money laundering legislation, we may need to verify the identity of you, anyone paying into the account and / or the child. This verification could happen at any time, including when a payment or a withdrawal is made.

We may use a credit reference agency to help us do this. In agreeing to the transfer of the account from Santander to us, and by us providing these Terms and Conditions, you are agreeing for these checks to take place.

We may also ask for identification to be provided. If we do not receive adequate identification when we ask for it, we may not be able to accept payments. We may also withhold the proceeds of any withdrawal or transfer.

If you provide false or inaccurate information at any time and fraud is identified, details can be passed to fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering.

Ownership

The child is the beneficial owner of the account at all times and this cannot be changed. The account cannot be assigned or used as security for a loan.

Compensation

Compensation may be paid to the account or to individual account holders, in response to an error we have made that has resulted in a financial loss whether or not the affected person has complained.

We will only pay compensation where the financial loss incurred is calculated to be £1 or more at the time of the error.

Where compensation is by means of a cash payment (e.g. paid by cheque), no compensation would normally be paid unless the amount due is £10 or more.

Wherever possible we attempt to calculate any compensation payments consistently in line with guidance provided by the Financial Ombudsman Service.

Conflicts of interest

We aim to run our business so that conflicts of interest do not arise. However, we have in place a Conflicts of Interest policy to help us identify and record any actual or potential conflicts that may arise between our customers, us, our employees, our funds, our associated companies and / or any companies to whom we delegate any of our functions.

A summary of this policy is detailed below:

- We will consider the interests of all our customers and treat them fairly.
- We have in place procedures to ensure that employees identify and report any new conflicts.
- We will keep a written record of any conflicts or potential conflicts.
- If appropriate, we will disclose any relevant conflict to a customer before undertaking business with that customer.
- We will carry out regular reviews to identify any new conflicts.

In the unlikely event that a conflict of interest occurs, we will manage it to make sure that all customers are treated consistently and fairly and to minimise any possible negative effect this could have on our customers.

Our full Conflicts of Interest policy is available on request.

The CTF Provider

We, as the CTF Provider, reserve the right to appoint a third party to advise on, or perform, any of the functions or responsibilities under these Terms and Conditions, and may provide details of the account to any such person when necessary so that they can carry out the delegated function or responsibility.

We will remain responsible for the operation of the CTF account at all times and we will make sure that any person to whom we delegate any of our functions or responsibilities is competent to carry them out.

Your FCA categorisation and what this means

The Financial Conduct Authority (FCA), one of our regulators, requires us to categorise all our customers. We have categorised you as a 'retail client'. This means you will get the highest level of protection available within the rules and guidance set out by the FCA.

Your right to refer complaints to the Financial Ombudsman Service or to claim compensation from the Financial Services Compensation Scheme (FSCS) is not determined by our categorisation.

For more information, please contact either the Financial Ombudsman Service or the FSCS directly. Please see the back of the booklet for contact details.

Corporate governance

OneFamily is the trading name of a group of companies which includes the friendly society (a customer owned), Family Assurance Friendly Society Limited (Family Assurance). When the CTF account was transferred from Santander to us, the child became a member of Family Assurance.

We are committed to complying with the UK Corporate Governance Code as relevant to mutual insurers. The Code sets out good practice standards in terms of how a company is managed as well as the rights of its customers.

We believe it is important for our directors to listen to the views of our customers and understand how they affect the running of our business. We encourage you to talk to us and take an active interest in the governance of Family Assurance.

For more information, please go to the members information section of **onefamily.com**. You can also email us with feedback at **members@onefamily.com**, or write to us at the Member Relations Team, OneFamily, 16-17 West Street, Brighton, BN1 2RL. These contact details should not be used for enquiries about the account.

Holding the child's money

The CTF money will be held by OneFamily as nominees under a bare trust. This keeps the money segregated from our funds to protect the money should OneFamily fail. This also provides protection for the money when it's held with the Cash CTF deposit taker(s) and when, in some cases, it's held with The Royal Bank of Scotland (RBS).

For further details about how the money is protected, please see the 'Deposit Protection' section.

Please note, interest will only be paid while the money is within the CTF account.

Contact details for the Financial Services Compensation Scheme and the Financial Ombudsman Service are on the back page of this document.

Liability

If, having made reasonable attempts to do so, we cannot provide services because of something beyond our control (including strikes, industrial action, or the failure of equipment or power supplies), we will not be liable to you for any loss that you may suffer as a direct result.

We have no liability for any action we have taken, or not taken, in good faith unless there has been negligence by us. This does not restrict or exclude any liability that we may have by law or under the Rules or Regulations.

Important Information

These Terms and Conditions form the Agreement between you and us, and replaces the agreement you had with Santander before the CTF account was transferred to us. All documentation provided to you should be construed in accordance with these Terms and Conditions.

We will operate the account in accordance with the Agreement, the Rules and the Regulations, and FCA, PRA and HMRC guidance as applicable to CTF accounts. In the event that any of the terms or conditions outlined in the Agreement conflict with the Rules and / or Regulations, the Rules and / or Regulations will prevail.

The information in the Terms and Conditions is based on our understanding of current law (including tax law), the Rules, the Regulations and FCA, PRA and HMRC guidance. These could change in the future and could affect the benefits enjoyed by this account.

The law of England and Wales will apply to the account and this Agreement, which will be written in English. We will always write and speak to you in English and all financial transactions will be in pounds sterling.

Changes to the Agreement

We can make a change to the Agreement but only for the following reasons:

- a) To make it easier to understand, fairer or to correct mistakes;
- b) To improve the service to you or make it more efficient or cost-effective;
- c) To enable us to comply with the law (including tax law), or the Rules and Regulations, or to relevant industry guidance or codes of practice, or to respond to a decision or recommendation of any court, ombudsman or regulator; or,

- d) To enable us to make reasonable changes to the way we manage the account as a result of changes in technology or in the systems we use.

If we make a change to the Agreement that is to your or the child's disadvantage, we will notify you personally at least 30 days before we make the change. You will then be able to transfer the account without charge or loss of interest for up to 60 days from the date of the notice.

If we make a change for the reason detailed in c) above, or if we make a change that is not to your or the child's disadvantage, we may make the change without giving you any prior notice. We will let you know about these changes as soon as possible.

If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new Terms and Conditions, or a summary of the changes.

We will not make any changes that might break the Rules and / or the Regulations for CTF accounts.

Please note that the terms above do not apply to changes to charges and changes to the variable interest rates and tiers. Please see the 'Charges' and 'Changes to Interest Rates and Tiers' sections for these terms.

Useful Contacts

Financial Ombudsman Service

Exchange Tower,
London E14 9SR

t 0800 023 4 567*
e complaint.info@financial-ombudsman.org.uk
w financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

10th Floor, Beaufort House,
15 St Botolph Street, London EC3A 7QU

t 0800 678 1100*
w fscs.org.uk

*Please note, call charges may apply. If you need further information, please contact your phone provider.





This document is available in large print,
Braille or audio by phoning **0344 8 920 920***.

Contact Us

✉ OneFamily, 16-17 West Street, Brighton BN1 2RL

☎ 0344 8 920 920*

🖱 onefamily.com

*Open 9am to 7pm Monday to Friday, 9am to 1pm Saturday. Calls may be monitored and recorded for training purposes. Calls to 0344 numbers are charged at local rate and will normally be part of any inclusive minutes provided with phone packages, even when calling from a mobile. The actual cost will depend on your provider's tariff. For more information please contact your provider.

OneFamily does not provide advice on this product. If you have any doubts about the suitability of this product you should seek independent financial advice.

OneFamily is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg. No. 939F), Family PEP Managers Limited (Co. No. 2934967), Family Investment Management Limited (Co. No. 1915516) and Family Equity Plan Limited (Co. No. 2208249). Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Family PEP Managers Limited, Family Investment Management Limited and Family Equity Plan Limited are authorised and regulated by the Financial Conduct Authority.