



Protecting your money

Your eligible deposits with Union Bank UK plc are protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Most deposits are covered by the scheme. This limit is applied to the total of any deposits you have with Union Bank UK plc.

On 3 July 2015, the Prudential Regulation Authority announced changes to the compensation limit. For those depositors covered by the FSCS prior to 3rd July, (individuals and small companies) their limit of £85,000 will be maintained until 31 December 2015. After that it will change to £75,000. For those depositors who became eligible for cover by the FSCS from 3rd July onwards, (large corporates) their compensation limit is £75,000 from 3rd July 2015.

Any deposits you hold above the FSCS compensation limit are unlikely to be covered, unless under specific circumstances, as determined by the FSCS.

For more information on the changes and how it may affect you, please select the link below:

[Notification of changes](#)

You can also refer to the [FSCS Online leaflet](#) "How FSCS Protects Your Money"