



Financial Services  
Compensation Scheme

## Thinking of moving your money to a different bank or opening a new bank account?

Find out what FSCS  
protection is available  
by asking your provider  
these questions:

For more information visit  
[fscs.org.uk](https://www.fscs.org.uk)



1. Does FSCS  
protect your  
business?

2. How  
much of my  
money is  
protected?

3. If the bank  
fails, how long  
will it take to get  
my money back?

4. What if I  
have more than  
£85,000 in my  
account?

5. What's the  
compensation  
limit for a joint  
account?

6. Which other banks  
do you share a banking  
licence with and how could  
this affect my protection?

7. What  
would happen  
to my money  
if something  
happened to your  
business?

8. What  
happens if I have  
a 'temporary high  
balance' in my account,  
for example, due to a  
house sale or insurance/  
divorce payout? Is  
my money still  
protected?

9. Am I an  
eligible type of  
depositor?