



Protected

# FSCS 'protected' badge guidance

## For deposit takers

- Industry agreement and channels
- In-branch regulatory requirements

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## About the Financial Services Compensation Scheme (FSCS)

FSCS protects consumers when authorised financial services firms fail. Since its set up in 2001, it has come to aid of millions of people.

### About the FSCS

FSCS is an independent body, set up under the Financial Services and Markets Act 2000 (FSMA), and funded by a levy on “authorised financial services firms”.

### Raising awareness

The FSCS badge was developed for the industry to use and to increase awareness of FSCS and the financial protection it provides.

As a consequence the FSCS badge helps to increase customer confidence, which in turn contributes to trust and overall financial stability in the UK.

Independent research confirmed that the badge is reassuring, comforting to customers and increases trust in firms.

The badge is designed to complement the branding or visual identities of financial services firms, and the guidance will provide flexibility to support this as well as ensuring consistent use of the badge.

### What does the FSCS protect?

Deposits such as current accounts, savings accounts and standard ISAs.

Additionally, FSCS also protects the following products (however these are not in scope of this document):

- Investment business.
- Home finance (for business from 31 October 2004).
- Insurance policies.
- Insurance broking (for business from 14 January 2005).
- We also protect connected travel insurance where companies such as travel firms and holiday providers sell the policy alongside a holiday or other related travel for business from 1 January 2009.

### Deposit Protection – Key Messages

- Automatic protection up to £85,000
- Money back within seven days
- FSCS is independent and does not charge consumers to use its service

## About this guidance document

This document provides information about using the FSCS badge in firm communications and comes in four main parts.

The first section provides information about the badge and its use.

The second part covers the in-branch disclosure materials that are regulatory requirements with which firms must comply.

The third section is the industry agreement for use of the badge outside those already mandated in the regulatory requirements.

This was agreed with UK Finance and the Building Societies Association jointly with their members in an industry working group.

The fourth section then features advice and guidance on optional channels firms can use to promote FSCS in their communications.

FSCS is grateful to the industry for its ongoing support and contribution to building consumer awareness of the protection it provides. A number of firms have pioneered initiatives in this area. This builds consumer confidence and aids financial stability.

This guidance becomes effective on 19 September 2017 and is subject to [PRA Supervisory statement SS18/15](#).

The implementation term for the industry agreement is 18 months from this date.



### Obtaining master artwork

Links to download master artworks can be found on [page 24](#).

## The FSCS Badge

The FSCS badge is made up of the acronym FSCS, surrounded by a graduated colour band. The word 'Protected' sits directly below.

These elements are 'locked-up' and appear beside each other in white boxes.

Around the badge is an exclusion zone, set to the depth of the 'Protected' text box.

The badge lock-up should not be altered or adapted in any way and must include the word 'Protected'.

- If the badge is against a white background the edges of the white boxes do not show (are not outlined).
- The badge can also appear as a single colour in the colour of your brand.
- A transparent version of the badge is available for firms.
- There are static and animated versions of the badge available for TV.

FSCS is happy to advise on the use of the badge.

### Obtaining master artwork

Links to download master artworks can be found on [page 24](#).



## Clearspace and positioning

To ensure that the badge is legible, we always keep a clear space around it that is free of other text or graphics. This is called the exclusion zone, measured using the depth of the 'Protected' box and indicated by 'X'. No other graphic element or type can encroach upon this area.

Depending on positioning, the badge always bleeds off the top or bottom edge.

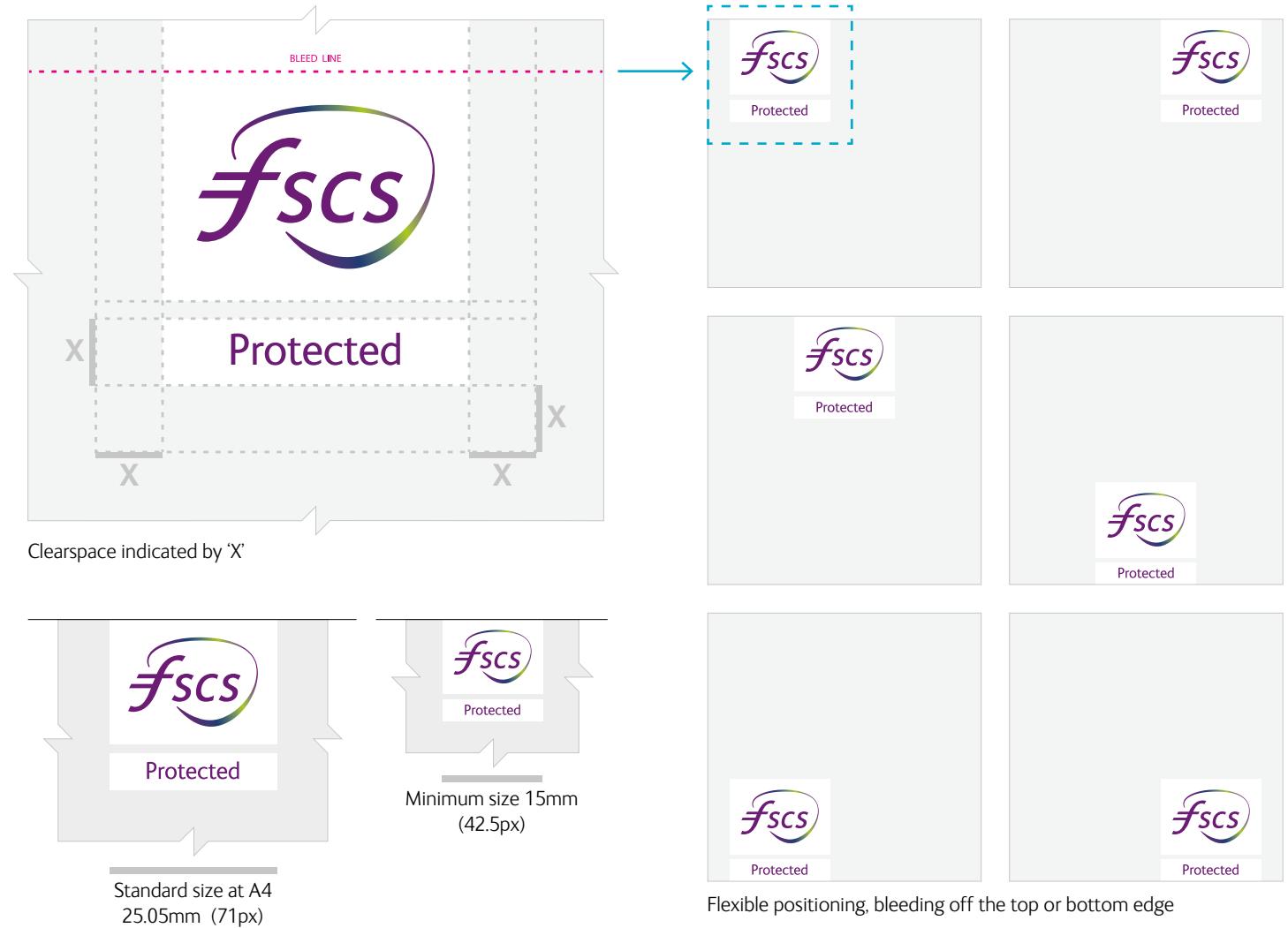
The standard size for the badge is 25mm wide for application on A4 brochures and stationery.

To ensure legibility, the minimum recommended size for the FSCS badge is 15mm (42.5px) wide. Other sizes are based on the size of the format:

- A6 set size – 15mm
- A5 set size – 20mm (or the same size as the firm's logo if it is smaller than 20mm)
- A4 set size – 25.05mm
- A3 set size – 35mm

The badge must always be clearly noticeable, so place the badge to ensure full visibility.

- Positioning and size is **flexible** to suit the medium and the firm's branding, so long as the integrity of the badge lock-up is maintained and the clearspace and bleed is observed.
- We prefer the badge to feature on the front or rear covers of relevant product leaflets.
- For apps, please position the badge to ensure visibility within the constraints of the medium.



## Colour palette and typography

### Colours

The FSCS protected brand colour palette has been designed for print and on-screen use.

The FSCS protected brand colours are;

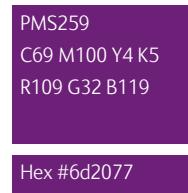
- Purple Pantone 259;
- Dark blue Pantone 287; and
- Light green Pantone 376.

FSCS prefers firms to use the full colour version of the badge.

However, we provide the flexibility to use a solid colour version of the badge in a firm's own corporate colour.

We also allow the use of a mono version for black and white materials.

- You must ensure that there is sufficient contrast between the background colour and the FSCS badge.



CMYK and RGB values created using Pantone + Coated Colour Bridge.

### Type

The FSCS corporate typeface is FS Ingrid and is the font used on our disclosure materials.

A range of weights are available. When used sensitively together they provide FSCS with a powerful balance of harmony and flexibility.

Our typographic style is set ranged left. Avoid centred, ranged right and justified text.

Never use extreme character or line spacing.

For online applications, Arial is used in place of FS Ingrid for its similar characteristics.

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890!@#\$%^&\*()

FS Ingrid Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890!@#\$%^&\*()

Arial Regular

## Channel scope

This section sets out the channel scope for the use of the badge in three broad areas. The first section (magenta) covers the regulatory requirements all firms must comply with for in-branch FSCS materials. We provide information on the production and placement of these materials in-branch.

The second section (blue) covers the channels required under the industry-wide agreement with UK Finance and the Building Societies Association.

And the third section (green) covers the use of the badge in a range of optional channels including advertising and marketing materials.

### Regulatory requirements for in-branch materials

- External A4 sticker/poster
- Internal poster
- Cashier sticker display
- Leaflet (booklet) provision

### Industry requirements (as part of the voluntary agreement)

- Digital:
  - Web
  - Mobile banking Applications (apps)
- FSCS Information sheet

### Optional channels

- TV advertising
- Outdoor advertising
- Radio advertising
- Product and marketing literature
- Press advertising

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Page 18–23

## Regulatory requirements for in-branch materials

Authorised banks, building societies and credit unions are required to prominently display FSCS disclosure materials in-branch as detailed in Policy Statement PS6/15 (Section 23, pages 33-35).

Details of these regulated requirements can be found in Policy Statement PS6/15 - Depositor and dormant account protection: [Section 23, Pages 33-35](#). This can also be found on the [PRA Rulebook](#) website.

FSCS produces the designs that firms must use to comply with the regulatory requirements. You must not alter the design of the materials in any way beyond inserting the name of the firm as appropriate on the materials.

We provide detailed guidance on producing the materials in this section. All the materials are available online.

- External A4 sticker/poster
- Internal Poster
- Cashier sticker display
- Leaflet (booklet) provision

## Regulatory requirements for in-branch materials

### External - A4 sticker/poster for branch window or door display\*

For firms that accept deposits under a single brand or trading name:

- Display the A4 compensation sticker or A4 compensation poster in the branch window.

For firms that accept deposits under multiple brands or trading names:

- Display the A4 compensation poster in the branch window.

Where the physical design of the branch means that it is not possible to comply, a firm must display the A4 compensation sticker or the A4 compensation poster prominently and in a way that is clearly visible to customers in the branch.

- Must be the poster designs supplied by FSCS (shown here).
- Colour version only can be used.
- Do not amend the design of the poster in any way beyond where required by regulation to include the firm name.
- Minimum A4 size.

#### Positioning

FSCS suggestions on prominence are as follows:

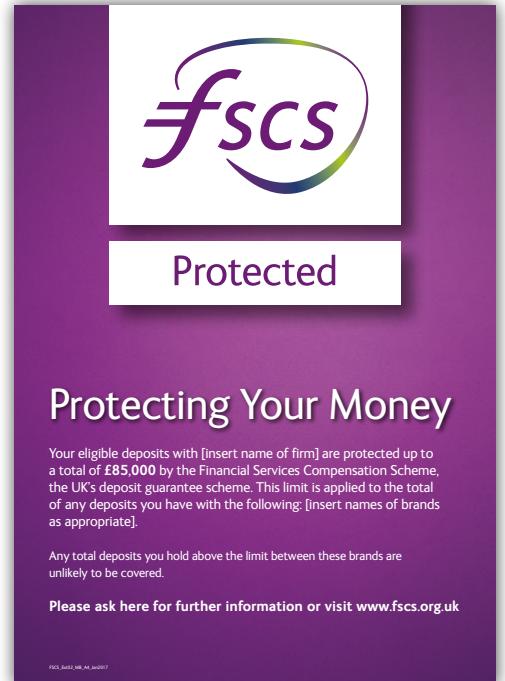
- Displayed at eye level to be clearly visible;
- Positioned on the branch door (where feasible); or
  - in main window near the front door; or
  - near a point of customer focus e.g. next to a cash machine.
- Not obscured by other posters.
- Must be in good display condition e.g. not discoloured by sun.

#### Obtaining master artwork

Links to download master artworks can be found on the [FSCS website](#).



Ext\_01\_SB\_A4  
Single brand A4 compensation sticker (external)  
Size: 210x297mm



Ext\_02\_MB\_A4  
Multiple brand A4 compensation poster (external)  
Size: 210x297mm

\* Details of these regulated requirements can be found in Policy Statement PS6/15 - Depositor and dormant account protection: [Section 23, Pages 33-35](#). This can also be found on the [PRA Rulebook](#) website.

## Regulatory requirements for in-branch materials

### Internal - poster for branch display\*

For firms that accept deposits under a single brand or trading name, and firms that accept deposits under multiple brands or trading names:

- Display the compensation poster inside the branch.

Where the physical design of the branch means that it is not possible to comply with any of the above requirements, a firm must display the compensation poster in an alternative place in the branch that has equal prominence.

- Must be the poster designs supplied by FSCS (shown here).
- Colour version only can be used.
- Do not amend the design of the poster in any way beyond where required by regulation to include the firm name.
- Our preferred size is A3 although a minimum size of A4 is acceptable.

#### Positioning

FSCS suggestions on prominence are as follows:

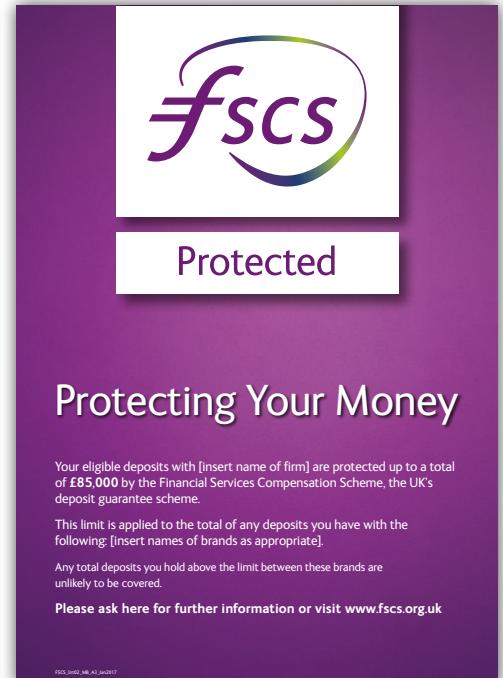
- Displayed at eye level.
- Positioned in a prominent position in the branch, or near a point of customer focus:
  - ATMs;
  - product literature display; or
  - cashier queuing area etc.

#### Obtaining master artwork

Links to download master artworks can be found on the [FSCS website](#).



Int\_01\_SB\_A3  
Single brand A3 compensation poster (internal)  
Size: 297x420mm



Int\_02\_MB\_A3  
Multiple brand A3 compensation poster (internal)  
Size: 297x420mm

\* Details of these regulated requirements can be found in Policy Statement PS6/15 - Depositor and dormant account protection: [Section 23, Pages 33-35](#). This can also be found on the [PRA Rulebook](#) website.

## Regulatory requirements for in-branch materials

### Cashier sticker display\*

For firms that accept deposits under a single brand or trading name, and firms that accept deposits under multiple brands or trading names:

Where the physical design of the branch means that it is not possible to comply, a firm must display the cashier sticker in an alternative place in the branch that has equal prominence.

- Must be the sticker designs supplied by FSCS (shown here).
- Can take the form of a sticker, small poster, tent-fold card etc.
- Colour version only can be used.
- Do not amend the design of the poster in any way beyond where required by regulation to include the firm name.
- Minimum size 120x90mm.

#### Positioning

FSCS suggestions on prominence are as follows:

- Displayed at the cashier opening if possible
- Alternative locations of equal prominence are acceptable if the physical constraints of the branch mean the preferred positioning is not possible.

#### Obtaining master artwork

Links to download master artworks can be found on the [FSCS website](#).

## Protecting Your Money

Your eligible deposits with [insert name of firm] are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

Any deposits you hold above the limit are unlikely to be covered.

Please ask here for further information or visit [www.fscs.org.uk](http://www.fscs.org.uk)



Protected

Stk01\_SBMB

Sticker or card for the cashier window or desk for single or multiple brands

Size: 120x90mm

\* Details of these regulated requirements can be found in Policy Statement PS6/15 - Depositor and dormant account protection: [Section 23, Pages 33-35](#). This can also be found on the [PRA Rulebook](#) website.

## Regulatory requirements for in-branch materials

### Compensation leaflet (booklet) provision in-branch, telephone and electronic\*

Firms must make the leaflet available in-branch and provide it to customers on request or when asked about FSCS protection.

#### Obtaining master artwork

Firms must use the artwork and design the FSCS provides and print the leaflet as necessary using their own printers. Please do not amend the design or the content of the leaflet in any way.

There are three main formats of the leaflet which we show on the right. They are the A5 and DL leaflets for printing and the online version for use online.

Links to download master artworks can be found on the [FSCS website](#).

#### In-branch

Firms must provide copies of the compensation leaflet produced by FSCS.

- Zip files containing an A5 or DL PDF of the compensation leaflet are available to [download for printing](#).
- Firms are responsible for their own printing.

#### Telephone

If requested, the customer agent must either;

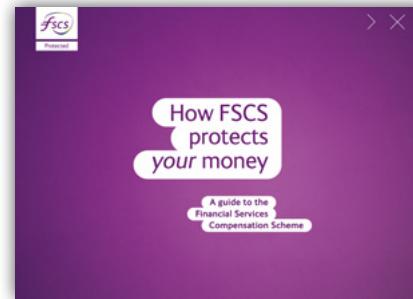
- Send the compensation leaflet in PDF format by Email (use the A5 or DL PDF leaflet);
- Send a link to the online version of the leaflet by Email (use the Online leaflet); or
- Send a hard copy of the leaflet in the post.

#### Electronic

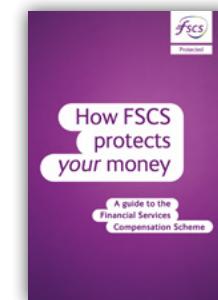
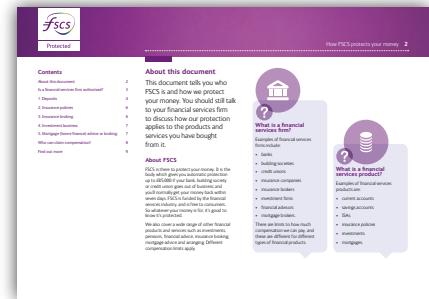
The compensation leaflet must be available to view or download through your website.

- This is a special version of the leaflet [created for online use](#). Please download a copy and host this file on your own website. Do not link to the FSCS website.

\* Details of these regulated requirements can be found in Policy Statement PS6/15 - Depositor and dormant account protection: [Section 23, Pages 33-35](#). This can also be found on the [PRA Rulebook](#) website.



Online leaflet



A5 leaflet



DL leaflet

## Industry requirements (as part of the voluntary agreement)

This section covers the requirements of the industry-wide agreement between UK Finance, the Building Societies Association and FSCS.

This sets the scope, channels and standards firms will adopt to promote FSCS and use the badge.

The scope of the agreement applies to non-business retail customers only and includes cash savings and current accounts.

Required channels:

- Websites
- Mobile banking applications (apps)
- FSCS information sheet

## Industry requirements

The scope of the agreement applies to non-business retail customers only and includes cash savings and current accounts.

## Websites

A firm that accepts deposits under a single brand or trading name, or multiple brands or trading names, must, in a way that best brings the information to depositors' attention;

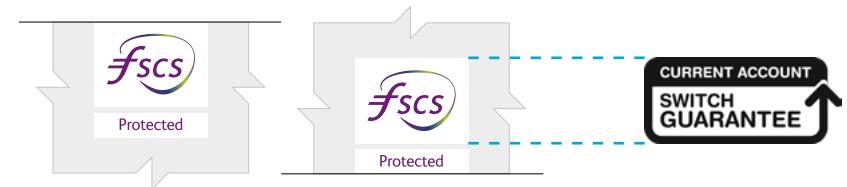
- Display prominently the FSCS protected badge or the existing FSCS digital banners; and
- Provide an electronic link from the badge or banner to one of the following:
  - the FSCS website;
  - a page dedicated to information about FSCS; or
  - a PDF version of the FSCS booklet.
- Minimum size as described.

### Positioning

FSCS suggestions on prominence are as follows:

- Positioned to be clearly visible and prominent within the design of the site.
- Include on product home page for Current Accounts and Cash Savings Accounts including cash ISAs.
- Login pages where existing customers go to view or access their account.
- Must at least have parity with other regulatory logos e.g. CASS; Take Five etc.

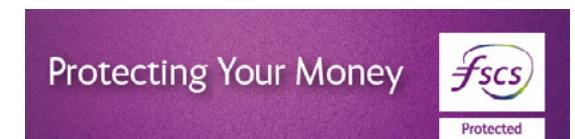
Examples of good practise for both web and mobile adoption are shown on pages [15](#) and [16](#).



The FSCS protected badge must at least have parity with other regulatory logos.



MPU web banner  
220x204px



Leader web banner  
499x121px



Leader web banner  
680x83px

Three banner sizes are available in JPEG format. If necessary, you can adjust the pixel dimensions on any of the banner artwork files to suit the dimensions you require. However, you are only permitted to alter the banner dimensions and not the banner headline or design.

## Industry requirements

### Website examples

Homepage

**Get your balance in a swipe**  
You can now view the balance of up to 3 of your accounts without logging on to the HSBC Mobile Banking app.  
Now available for iPad, iPhone and Android™ phones  
iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

**Our lowest ever loan rate**

**Foreign Exchange**

**The easy way to check your balance**

**HSBC with Android Pay™**

**Personal Loans**

A helping hand with putting your plans into action.

**HSBC Credit Cards**

A flexible way to pay, whatever the occasion.

**Mortgages**

Find an attractive mortgage rate.

Your home may be repossessed if you do not keep up repayments on your mortgage.

**Quick links**

- Online Banking Tutorial
- Activate your card
- Online security at HSBC
- Our Service Performance
- Payment Protection Insurance
- Business bank accounts

**Protecting Your Money**

Web banner example.

Product page

**Accounts**

**Current Accounts**

**Cash ISAs**

**Savings Accounts**

**CURRENT ACCOUNT SWITCH GUARANTEE**

**fscs**  
Protected

Four-colour badge example observing parity with other regulatory logos.

## Industry requirements

### Mobile banking applications (apps)

The same general principles that apply to websites also apply to apps in terms of pages and linking to more information. This applies to new and existing customers.

A firm that accepts deposits under a single brand or trading name, or multiple brands or trading names, should;

- display prominently the FSCS protected badge or one of the existing FSCS digital banners; and
- present all customers with the FSCS badge before or/and after logging on;
- provide a click through from the badge to one of the following:
  - the FSCS website;
  - a page dedicated to information about FSCS; or
  - a PDF version of the FSCS booklet.

There is flexibility in the positioning of the badge within apps to suit the medium, and a transparent version is available to aid with usage.

FSCS is happy to work with firms developing new applications or those amending existing applications to incorporate the badge and information in a way that works for customers in the personal product application journey.

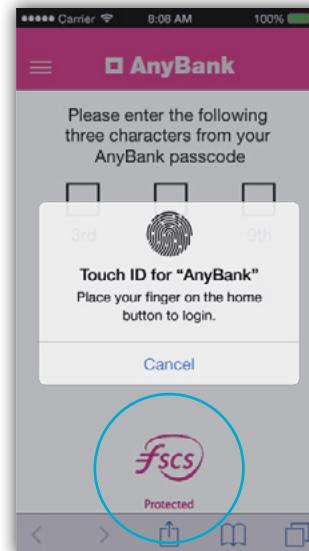
- Minimum size as described.

#### Positioning

FSCS guidance on prominence:

- Should be included on mobile bank app landing screen or at an appropriate and prominent point in the customer journey.
- Feature prominently or above the fold, if possible, i.e. no need to scroll or hide the keyboard to see it.

Login screen



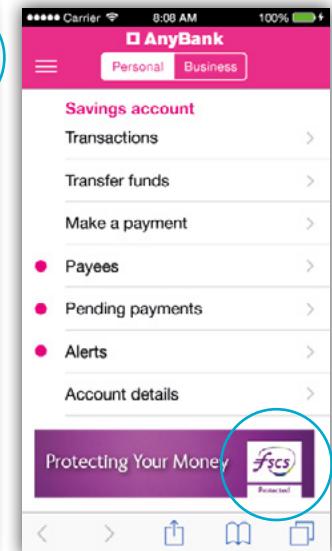
Single colour badge in the colour of your brand.

Interstitial page



Transparent badge example.

Product page



Web banner example.

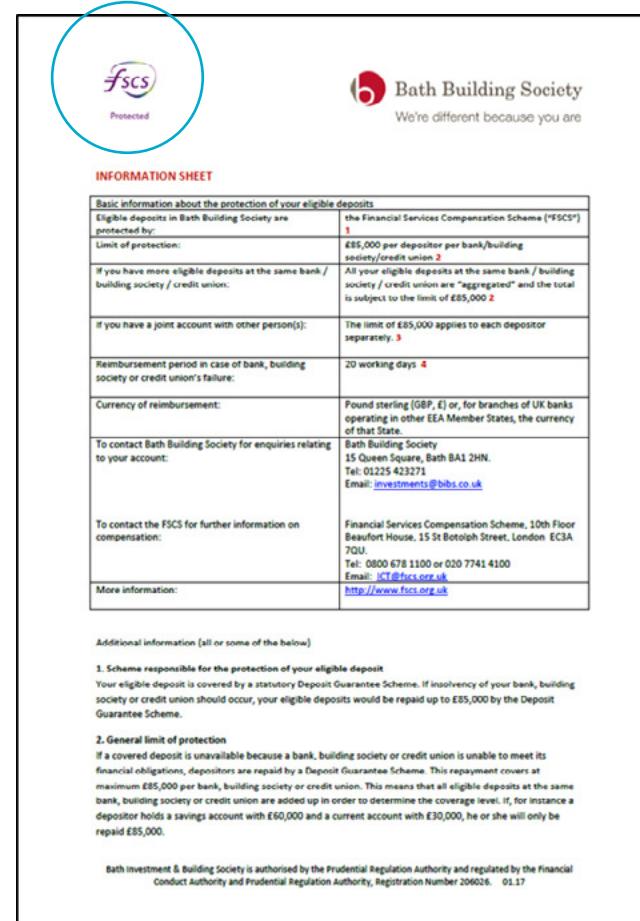
## Industry requirements

### FSCS Information sheet

The PRA has confirmed firms can use the FSCS protected badge (on the information sheet required under the Deposit Guarantee Schemes Directive) alongside their own logo (see example).

Please position the badge so it is prominent and to ensure full visibility.

- Positioning is flexible to suit the firm's branding, so long as the integrity of the badge lock-up is maintained with the clearspace and bleed observed.
- Your company logo and FSCS logo should be the same size.
- The badge always bleeds off the top or bottom edge.
- We prefer the badge to feature on the front of the Information Sheet if possible.



FSCS information sheet example.

## Optional Channels

FSCS encourages firms to use the protected badge in their wider marketing and communications for simple retail products which the Scheme protects.

A number of firms are already doing so and are pioneering the use of the badge in these channels. FSCS research shows the potential benefit of these optional channels to awareness.

This section provides additional guidance and information on using the badge in a wide range of channels beyond the industry agreement.

FSCS is happy to work with firms in confidence and advise on the use of the badge when firms are developing these materials.

We're also keen to explore with firms how to include the badge in other emerging or potential channels. We will then add these to the guidance as we develop standards together.

- TV advertising
- Outdoor advertising
- Radio advertising
- Product and marketing literature
- Press advertising

## Optional channels

### TV advertising

Television has massive reach and the potential to promote FSCS protection to millions of people every day in a similar way to ATOL in the travel industry.

This means including the FSCS badge and message in TV advertising has huge potential to build awareness and reinforce consumer confidence and trust in financial services.

FSCS provides two versions of the protected badge for firms to use in TV advertising. There are both static and animated full colour versions of the badge available.

Clearcast have confirmed they consider the FSCS badge a logo and as a result it won't affect legal hold times.

The FSCS badge:

- Can be used on TV adverts relating to current accounts and savings accounts protected by the UK deposit guarantee scheme.
- Must be used on the end frame of the advertisement.
- Must always be within the title safe area of TV advertisements.
- Must always bleed off the screen, either from above or below.

#### Endframes



Static FSCS protected badge applied to web video.



Web video end frame with the static version of the badge.



Animated FSCS protected badge within the TV title safe area.



End frame for the animated version of the badge within the TV title safe area.

## Optional channels

### Outdoor advertising

The FSCS protected badge is a flexible tool that works across a variety of channels, including out of home channels. This page provides examples of potential uses for the badge in this optional form of advertising.

Applicable to above the line advertising (ATL).

The FSCS badge should always be clearly noticeable, so place the badge to ensure full visibility.

- The badge always bleeds off the top or bottom edge.
- Positioning is flexible to suit the medium and the firm's branding, so long as the integrity of the badge lock-up is maintained and the clearspace and bleed is observed.

FSCS prefers firms to use the full colour version of the badge.

- The white out Protected badge or the transparent Protected badge can be used providing they are prominently displayed against a contrasting background.
- However, we provide the flexibility to use a solid colour version of the badge in a firm's own corporate colour.
- We also allow the use of a mono version for black and white materials.

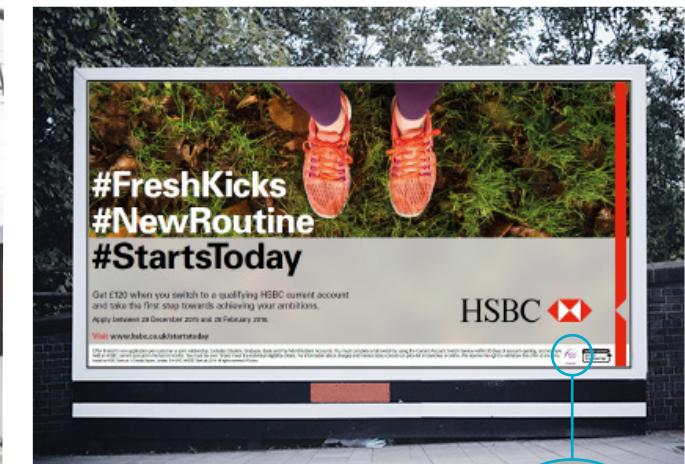
Bus stop poster



Digital poster



48 sheet poster



Single colour badge.



Four-colour badge.



Four-colour badge on a white background.

## Optional channels

### Radio advertising

The FSCS audio badge is available for radio.

- The audio-only badge is a 1.5" seconds long sound or tune "stinger" akin to the Intel Inside sound device.
- The audio-only badge can be applied at the end of the ad.
- The words 'FSCS protected' can be included as part of the radio ads' voiceover with or without the audio badge.



Click to play

## Optional channels

### Product and marketing literature

Product literature provides an excellent vehicle for providing information about FSCS in a relevant way early in the customer journey. We encourage firms to include the FSCS badge into such leaflets for current accounts, savings accounts and cash ISAs.

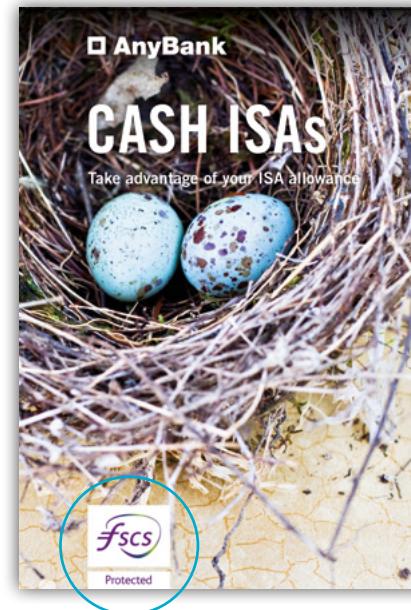
- Position the badge clearly on the front or back cover of the leaflet according to FSCS guidance and firm branding guidelines.

Direct mail



Single colour badge in the colour of your brand.

Leaflet



Four-colour badge.

DL leaflet



If you require any of our printed material in an alternative format, such as large print, Braille or audio CD, please speak to a member of staff at your local branch or contact us on 0845 1200 100.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Charges to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more. Landline charges to 0800 numbers are free. Mobile phone providers may charge.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register under registration number 106085. Head Office: Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. [ybs.co.uk](http://ybs.co.uk)

YBSM0445 23.10.14



Yorkshire Building Society example of correct usage of the badge on the back cover of a DL leaflet that fits with firm branding.

## Optional channels

### Press advertising

Applicable to press and below the line advertising (BTL).

The FSCS badge must always be clearly noticeable, so place the badge to ensure full visibility.

- The badge always bleeds off the top or bottom edge.
- Positioning is flexible to suit the medium and the firm's branding, so long as the integrity of the badge lock-up is maintained and the clearspace and bleed is observed.

FSCS prefers firms to use the full colour version of the badge.

- However, we provide the flexibility to use a solid colour version of the badge in a firm's own corporate colour.
- We also allow the use of a mono version for black and white materials.
- Please ensure that there is sufficient contrast with the Protected badge.

Newspaper advert



Mono badge on a white background (no outline).

Magazine advert



Four-colour badge on a white background (no outline).

## Find out more



### Contact

If you require any advice regarding the FSCS protected brand identity or would like to request FSCS protected badge artwork, please contact: [communications@fscs.org.uk](mailto:communications@fscs.org.uk)

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

[www.fscs.org.uk](http://www.fscs.org.uk)

### Obtaining master artwork

Links to download master artworks can be found below.

Download

