

first direct

Important information

Your First Directory cover is changing on 1 July 2023

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We're letting you know about some important changes Aviva Insurance Limited are making to your First Directory Mobile Phone and Travel Insurance, and that RAC are making to your Motor Breakdown Assistance.

Aviva and RAC are making the changes detailed in the Notice of Variation section below. In the tables 'we', 'us', 'our' mean Aviva Insurance Limited for Mobile Phone and Travel Insurance and RAC for Motor Breakdown Assistance.

Other changes

We're also making the following changes to your First Directory Terms and Conditions:

- We'll no longer be charging any of our 1st Account customers for cash withdrawals outside of the UK (currently 2%, minimum £1.75, maximum £5). This means this benefit will no longer be exclusively for First Directory members, so reference to it will be removed from your Terms and Conditions. There'll be no impact as you'll keep this benefit as part of your 1st Account - we'll contact you separately with more information about this change.
- We're updating your Terms and Conditions to make them clearer and easier to read. These updates won't affect your rights or our obligations but include:
 - clarification that the monthly charge will be collected even if your 1st Account is overdrawn
 - an explanation that we'll be collecting the premium you pay for the insurance benefits on behalf of the insurer
 - making it easier to understand when we can make changes to the Terms and Conditions.

What you need to do

Please read all the information below. If you're happy with the changes you don't need to do anything, they'll happen automatically. However, if you feel First Directory is no longer right for you, please give us a call on the number below and we'll cancel it. Just so you know, if you do decide to cancel, you won't be able to take it out again as it's no longer on sale.

You'll be able to view and download the new First Directory Terms and Conditions from **1 July 2023** by visiting firstdirect.com/terms-and-conditions. If you'd prefer paper copies, please give us a call after this date and we'll send you them in the post.

We're here to help

If you have any questions, please chat with us via the help section of our App or message us via Online Banking. If you need to speak to us, give us a call on **03 456 100 100** and we'll be happy to help.

Notice of Variation – First Directory

Mobile Phone Insurance Changes

Product information	Explanation	Effect on cover
Your cover	<p>If your phone has been accidentally damaged or suffers a breakdown (outside of warranty), you will now have the choice to have it repaired (where possible).</p> <p>Phone Repairs</p> <ul style="list-style-type: none"> - <i>We may offer to repair the phone instead of replacing it. We may present several repair options, including mailing the phone to us for repair, bringing the phone to a specific location for repair, or having a repair technician come to your location to repair the phone. Once a repair has been started, we cannot return your original phone back to you until this has been completed.</i> - <i>A 24-month warranty will be provided for completed repairs. If your original manufacturer's warranty is invalidated as a result of us performing a repair, we will provide you with a warranty to cover any remaining term.</i> - <i>We will determine, at our sole discretion, what the available repair options are based on your location, your phone and the availability of parts. We will discuss the available options at the time of the claim.</i> - <i>Repaired phones will only be sent to UK/Isle of Man addresses.</i> - <i>If we are unable to repair the phone, we will provide a replacement phone. You will be required to pay the replacement excess.</i> 	Increased cover
Your cover	The new excess you will pay towards a phone repair will be £50. The excess you will pay towards replacing your phone remains at £75.	Increased cover
Your cover	We're removing the £1,500 value limit that applies to your phone. The amount we'll pay to repair or replace your phone in any one claim will now be unlimited (subject to policy excess).	Increased cover
Your cover	We don't cover mobile phones which are manufactured and/or marketed as limited edition or designer collaborator versions.	No change to cover - clarification only
Your cover	<p>We've clarified our description of replacement phones.</p> <p>Currently we state: All refurbished stock will be in an 'as new' condition</p> <p>We've changed to: This means that replacement phones are not brand new.</p>	No change to cover - clarification only

Travel Insurance Changes

Product information	Explanation	Effect on cover
Your cover	We'll now cover unused travel and accommodation costs if you were quarantined during your trip. We'll also cover extra travel and accommodation costs if you need to be moved to new accommodation as part of the quarantine.	Increased cover
How to get help	We've altered the opening hours of our Medical Risk Assessment line. The opening hours have been changed to the following: Monday – Friday: 0800 – 2000 Saturday: 0900 – 1800 Sunday: 1000 – 1400 Bank holidays: 0900 – 1800 (except Christmas day, Boxing Day and New Year's Day)	No change to cover – clarification only

Motor Breakdown Assistance Changes

Product information	Explanation	Effect on cover
Your cover	Section A – Roadside assistance and recovery has been amended to include 'At home' and now reads as follows: Roadside assistance, At home and Recovery. Under Section A 'What is covered', the condition around the vehicle breaking down more than a quarter of a mile from your home has been removed.	No change to cover - clarification only
Overall	Has been amended to read "The covers provided by RAC Motoring Services (Roadside Assistance, At Home and Recovery) or the additional services under this First Directory Motor Breakdown Assistance policy are not covered by FSCS".	No change to cover - clarification only
Overall	Aviva is currently listed as data controller in RAC Privacy policy. This has been amended to data processor.	No change to cover - clarification only

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Contact us Online or by Phone

Chat to us via our App or message us via Online Banking

03 456 100 100[†]

firstdirect.com

Issued by HSBC UK Bank plc.

†If calling from abroad **+44 113 234 5678**. For more information on contacting us via BSL video relay service or Next Generation Text Services (NGTS) visit **firstdirect.com/accessibility**. Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

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