

first direct

Important notes

Effective from 16 May 2014.

Explaining our service

We only offer Travel Insurance, Mobile Phone Insurance and Motor Breakdown Assistance through our product providers as detailed in the policy document. Please note that we provide information and not advice in relation to these insurance products.

first direct, a division of HSBC Bank plc which is incorporated in England and Wales and has its registered office at 8 Canada Square, London E14 5HQ. HSBC's company register number is 14259. Our permitted business includes arranging insurance contracts and our main business is banking. HSBC Bank plc's registered VAT number is GB365684514.

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc.

first direct is a division of HSBC Bank plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our firm's reference number is 114216. You can verify our details by calling 0800 111 6768 or by visiting the Financial Conduct Authority website www.fca.org.uk.

We will tell you if your application is successful and when First Directory is opened. This will be subject to us carrying out insurance eligibility checks.

Further taxes or costs may exist which are not paid to **first direct**.

How to complain about our services

Your views are important to us. If we do not deliver the standard of service you expect, or if we make a mistake, we want to know. We will investigate the situation and set about putting things right as quickly as possible. Where appropriate, we will also take steps to avoid making similar mistakes in the future.

Contact us and provide us with the details of your complaint. Where possible, we will try to give you an answer there and then.

You can contact the department concerned in the following ways, **from the UK 03 456 100 100** (Text-phone **03 456 100 147**) or **from abroad +44 113 234 5678** (Text Relay **+44 151 494 1260**), **by secure e-message** ("dissatisfied") or **by writing to** Customer Relations **first direct**, 40 Wakefield Road, Leeds LS98 1FD.

We intend to resolve your concerns fairly and quickly. In most cases this can be done if you allow the department involved to listen to your concerns, understand the problem and then deliver an effective solution to you. However, if you remain dissatisfied and you would like more information about our process for resolving complaints, please ask for our explanatory leaflet, '**Listening to Your Comments**'.

You may be able to refer your complaint to the Financial Ombudsman Service. You can write to: **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.** email: enquires@financial-ombudsman.org.uk

You can call the Financial Ombudsman Service on **0800 0 234 567** or **0300 123 9 123** or send a fax on **0207 964 1001** or simply log on to their website at complaint.info@financial-ombudsman.org.uk

Governing law

The terms and conditions of First Directory are governed by the laws of England and Wales as are our dealings with you up until the time First Directory is opened. We are required by law to tell you that the terms and conditions are in English and we will communicate with you in English.

Your Information

Your personal data will continue to be processed as described in the **first direct** Account Terms and Conditions and the Using and Sharing Your Information document.

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