

first direct

**Important changes
to some of our
First Directory Terms**

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We're letting you know about some changes we're making to some of our First Directory Terms which will take effect on **20 April 2019**. Details of the changes are shown below so please read this information carefully.

If you'd like a copy of the new terms, you'll be able to view or download them from **20 April 2019** by visiting **firstdirect.com/terms-and-conditions** or if you prefer paper, give us a call on the number below after this date and we'll send you one in the post.

What's changing

First Directory Terms	
What's changing	How it's changing
What you need to be eligible	We're removing the requirement for you to be registered with a UK doctor and be liable to pay local taxes from the general eligibility criteria.

First Directory Worldwide Travel Insurance Terms	
What's changing (and where it is)	How it's changing
Definitions (page 9 of the new Terms)	We're updating the definition of a UK Resident to read: 'An insured person who has their permanent home in the UK .'
General conditions (page 13 of the new Terms)	We're adding the following: ' You must be registered with a doctor in the UK to be covered for any emergency medical claims, claims for cancellation or coming home early due to medical emergencies.'

So even though you no longer need to be registered with a doctor in the UK to hold First Directory, you do need to be registered with a doctor in the UK to make medical claims under the Worldwide Travel Insurance policy.

What happens next

We wanted to let you know about these changes so you have the chance to decide if First Directory's still right for you before they take effect. If you're happy it is you don't need to do anything, the changes will happen automatically on **20 April 2019**.

If it isn't, you can close First Directory at any time by giving us a call on the number below although we hope it doesn't come to that. It's worth bearing in mind, if you do you'll need to pay any fees for the current period and if you pay them from a joint account, we'll need to speak to both parties before we can close it.

For more details about your First Directory benefits visit **firstdirect.com/banking/first-directory**

firstdirect.com
03 456 100 100[†]
40 Wakefield Road
Leeds LS98 1FD

[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service - visit **firstdirect.com/contact-us**. 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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