

# First Card – how it works

## Activate your card

For your safety, and to make you feel confident that your new card reaches you before it can be used for purchases, you need to activate your card once you have received it.

Activate your new card in the First Card app, My Card Online or through First Card customer service on +46 (0)771-40 71 70. To activate your card you'll need to identify yourself, and the easiest way is to have Mobile BankID ready on your smartphone.

## PIN code

If your new First Card has a new card number, a new PIN code will also be issued. Otherwise, continue using your current code.

If you forget your PIN code, please call customer services for assistance.

## Keeping an eye on purchases & expenses

### Download the First Card app

You can view your purchases/expenses directly in your mobile device, including reserved transactions. You can also view benefits/discounts and what your travel insurance includes when you have used your First Card to pay for a trip. The app also makes it easy to contact customer services or block your card. The app also lets you decide where you want your card to work, effectively blocking the card from other areas of the world.

Log in using Mobile BankID. Available for both Apple and Android. If you have the language for your device set to English, you will get the English version.

### Firstcard.se

Log in at firstcard.se. My Card Online provides quick access to an overview of your invoices or transactions, and you can also copy your transactions into Excel. The easiest way to log in is by using Mobile BankID, but a login code which we send to your home address can also be used.

## Purchasing online

### Internetretailers with Mastercard SecureCode and Verified by VISA

Security solution MasterCard SecureCode/Verified by VISA combined with Mobile BankID gives increased security when purchasing goods and services online. The websites affiliated with this security solution require users to identify themselves using Mobile BankID or a card reader. This ensures that fraudulent card abuse is avoided.

Register for Mobile Bank ID through your internet bank, or order a card reader free of charge from firstcard.se/kortlasare.

### Other internet retailers

Using your card at any retailer not affiliated with Mastercard SecureCode and Verified by VISA requires you to open your card for low security internet purchases. Access your settings in our app or on My Card Online. Once you've opened your card, it will remain open for 60 minutes and then automatically revert to closed. If you're in need of assistance, get in touch with customer service and we'll guide you through the process.

## Purchasing limits and cash withdrawals

Your First Card has no purchasing limits, but there are safety parameters preventing fraudulent card abuse by monitoring sudden increase in purchase amounts and frequency. If you plan to do many, or very large purchases, it's always a good idea to notify customer service beforehand to ensure a smooth buying experience.

Withdrawing cash from an ATM or a foreign exchange office will cost 2% of the withdrawn amount (or 40 SEK, whichever is highest).

## Purchases made abroad

Whenever you make purchases abroad, you will pay a foreign exchange fee of 2% of the purchase amount. Another 0,3% is also paid, covering the international Mastercard- and VISA exchange network fee costs.

# Card insurance

## Travel insurance with cancellation cover

You are covered by a travel insurance policy with cancellation cover when you pay for at least 75% of a trip with First Card or travel account. The insurance also covers your spouse/cohabité(e) and registered partner and your/their children/grandchildren who are legal heirs and under 23 years of age when you pay for their trip using the card. Comprehensive cover is also included in the policy, as is hole-in-one insurance.

### TRAVEL INSURANCE Cancellation cover

If you are prevented from travelling due to illness, death or accident. The trip must cost at least SEK 1,000 and a minimum of 75% of it must be paid for with the card/travel account. Max SEK 20,000/60,000 (person/card).

### Travel start cover on departure

Applies when you fail to arrive in time at the location in the Nordic region where air travel is to commence. Compensation for the extra expenses that may arise so that you may connect with the planned trip. Max SEK 10,000.

### Delayed luggage when travelling abroad

If your luggage is delayed on the outbound journey, you may make contingency purchases amounting to max SEK 1,500/6,000 (person/card). If your luggage has still not been found within 48 hours you may make contingency purchases of a further amount of max SEK 2,500/6,000.

### Third party liability for damages (private liability)

If a claim is lodged against you, as a private individual, for damages. For personal injury, max SEK 5,000,000, for material damage max SEK 1,000,000.

### Personal assault cover (private individual)

If you are the victim of an assault that leads to personal injury, max SEK 500,000.

### Excess cover

Excess cover for home/house and car insurance. Max SEK 10,000. Excess waiver for rental vehicle abroad. Max SEK 10,000.

### OTHER INSURANCE Comprehensive cover

For goods purchased for personal use with the card amounting to a minimum of SEK 1,000. The insurance is valid from the date of purchase for a maximum period of two years. Max SEK 10,000.

### Hole in one insurance

Applies on your home course or other course for which the card was used to pay the green fee, SEK 2,000.

See firstcard.se for further information regarding the insurance and for claims forms.

You may also call our customer service on +46 (0)771 40 71 70. The insurance provider is Moderna Försäkringar.

## Download our app!



Available on the  
App Store



ANDROID APP ON  
Google play



## Cardholder benefits

Your First Card grants discounts from several cooperation partners, such as on fuel, hotels, rental vehicles and travel items.

Keep up to date with current offers and benefits on [firstcard.se/formaner](http://firstcard.se/formaner).

## Customer service

First Card customer service is open Monday to Friday, 8 a.m. – 5 p.m.

You can reach us on:

E-mail: Messaging service on My Card Online, which is found when you log into [firstcard.se](http://firstcard.se) or in the app

Tel.: +46 (0)771-40 71 70

Web: [firstcard.se](http://firstcard.se)

Postal address: First Card, L646, SE-105 71 Stockholm

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CARD**

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L646  
105 71 Stockholm

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[firstcard.se](http://firstcard.se)

1801 First Card is issued by Nordea

# First Card

## User guide

# FIRST CARD®