

## Non-Member AA Breakdown Cover – terms and conditions

By applying for an AA Loan in response to this breakdown offer you agree to these offer terms and conditions.

1. This offer is available to Non-Members only.
2. You must redeem this offer within 12 months of applying for your AA Loan.
3. This offer is only available by calling the AA on 0800 980 8004 and quoting your new loan agreement number. The agents answering the phone work for the AA Breakdown Team and are unable to discuss your loan with you.
4. The offer is for free Basic Breakdown Cover. If you would like a higher level of cover, various options for cover will be available at a discount to the normal price. This discounted price is only available for the first 12 months of cover. All options are detailed in the table below:

Cover Level:	Basic Breakdown Cover	Roadside Assistance	Roadside Assistance & National Recovery
Price:	Free	£1.00 per month	£6.00 per month
Inclusions and Exclusions:	<p>Limited to one call out in a 12-month period for one vehicle, more than ¼ mile away from your home address, with further call-outs available on a pay-for-use basis.</p> <p>Basic Breakdown Cover is not membership and you will not be entitled to membership offers.</p> <p>If you wish to renew your Basic Breakdown Cover once this offer expires, this can only be renewed on an annual basis and paid for in a lump sum.</p> <p>Your renewal or review (as applicable) price will be for the chosen level of cover unless cancelled. No further discounts available under this offer will apply at renewal or review.</p>	<p>24/7 vehicle-based cover and unlimited call outs for breakdowns over ¼ mile from your home. If repairs cannot be completed at the roadside, we'll take you and your vehicle to a nearby garage.</p> <p>Repeat call outs for the same fault, within 28 days, will not be covered.</p> <p>Your renewal or review (as applicable) price will be for the chosen level of cover unless cancelled. No further discounts available under this offer will apply at renewal or review.</p>	<p>The benefits of Roadside Assistance plus, National Recovery for you, your vehicle and up to 7 passengers to a UK destination if we can't fix your vehicle.</p> <p>Your renewal or review (as applicable) price will be for the chosen level of cover unless cancelled. No further discounts available under this offer will apply at renewal or review.</p>

5. If the Free Basic Breakdown Cover is chosen, no recurring payment details will be taken and you will be asked if you would like to renew on a paid basis in a year's time. For paid levels of cover, you will have the option to set up either a single annual, recurring annual or monthly payment. Regardless of payment type, you will receive a renewal invitation beforehand, so you will have plenty of time to change your cover.
6. The offer is not available to residents of the Channel Islands or the Isle of Man.
7. This offer is not available in conjunction with any other breakdown offer or by any other means such as in a breakdown situation.
8. This offer is not available to customers who have AA Breakdown Cover through their bank account or vehicle manufacturer.
9. There is no cash alternative to this offer, and it is not transferable.
10. Instructions on how to redeem the offer will be included in email communications relating to your loan application. You will need to phone the AA and quote a code to set up your free Basic Breakdown Cover, once you have taken up your loan and passed your 14-day cooling off period.
11. The AA reserves the right to withdraw or amend the offer at any time without prior notice to persons who have not committed to taking out a loan or where fraud or abuse of the offer is suspected and there has been an error affecting the proper operation of this offer.
12. AA Breakdown Cover is arranged by Automobile Association Insurance Services Limited, an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. Registered in England and Wales. Registered Number 2414212 Roadside Assistance, At Home (Home Start) and National Recovery (Relay) are provided by Automobile Association Developments Limited (trading as AA Breakdown Services) Onward Travel (Stay Mobile) is underwritten by Acromas Insurance Company Limited.

13. Promoter: AA Financial Services Limited, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

14. Privacy Notice: Our Privacy notice explains how and why we use your personal information, including what details we hold, who we might share it with and your choices and rights. It also includes information about any checks and decisions we may make. For our privacy notice visit <https://www.theaa.com/privacy-notice-financial-services>