

# Credit Cards

## Our credit cards

If you're aged 25 or over, earn more than £25,000 a year and have an excellent credit history, our **Gold card** may be right for you:

- 0% for 13 months on balance transfers\*
- 0% for 3 months on all purchases\*
- typical 16.9% APR (variable).

If our Gold card isn't right for you, then we may offer you our **Classic card**:

- 0% for 13 months on balance transfers\*
- 0% for 3 months on all purchases\*
- with a higher APR.

\*Introductory rates apply from the date the account is opened. Balance transfers at 0% must be made within 3 months from account opening and are subject to a fee of 3% (minimum £5.00).

### Our cards provide:

- commission-free purchases abroad - this could save you money as we won't charge you commission on any purchases you make abroad (see summary box, 'Charges').
- a positive order of payments - unlike most other credit card providers, we pay off your debt being charged at the highest interest rate, before that charged at a lower interest rate - which could save you money.

## Extra benefits

**Free 12 months' extended warranty** when you use your card to buy many gas and electrical goods costing over £50 that have a manufacturer's warranty of up to 2 years. Please refer to the policy document for full details of excluded products.

**Free purchase protection** against theft, loss or damage for up to 100 days on purchases over £50, if not already covered by any other insurance.

**Commission-free travel money** when you order it with your Nationwide credit card. Though our usual 2.5% cash advance fee applies.

**Manage your card account online** via our internet banking service. We're so confident of our site's security that if you ever innocently suffer any fraud as a result of our internet banking service, we'll refund any money taken from your account. That's a promise.

**You're protected with active account monitoring** which means we look at how your card's being used. If we see anything suspicious, we contact you immediately. For more information on fraud including how to protect yourself, go to [nationwide.co.uk/security](http://nationwide.co.uk/security)

**For the second year running, Nationwide has won the award for the 'Most Responsible Credit Card Lending Practices' at the Card Awards 2009. We have been recognised for the transparency and clarity of our credit card information and for our 'Trust Us, Trust You' campaign.**

Winner/2009  
THE CARD AWARDS

MOST RESPONSIBLE CREDIT CARD  
LENDING PRACTICES

## Credit card summary box

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

	GOLD CARD			CLASSIC CARD			
APR	Typical <b>16.9% APR</b> (variable)			Typical <b>19.9% APR</b> (variable)			
Interest rates		<b>Introductory Rate</b>	<b>Monthly rate</b>	<b>Annual rate</b>	<b>Introductory Rate</b>	<b>Monthly rate</b>	<b>Annual rate</b>
	Purchases	0% p.a. for 3 months* on purchases	1.313% p.m.	16.9% p.a.	0% p.a. for 3 months* on purchases	1.527% p.m.	19.9% p.a.
	Cash advances	n/a	2.075% p.m.	27.9% p.a.	n/a	2.075% p.m.	27.9% p.a.
	Balance transfers	0% p.a. for 13 months* from account opening on balances transferred in the first 3 months	1.313% p.m.	16.9% p.a.	0% p.a. for 13 months* from account opening on balances transferred in the first 3 months	1.527% p.m.	19.9% p.a.
* Introductory rates apply from the date the account is opened. Balance transfers at 0% must be made within 3 months from account opening and are subject to a fee of 3% (minimum £5.00).							
Interest-free period	<ul style="list-style-type: none"> <li>Maximum 56 days for purchases if you pay your total balance on your statement, including any balance transfers, in full and by the due date.</li> <li>No interest free period on balance transfers or cash withdrawals. Interest on balance transfers and cash withdrawals will be charged at the rates shown above.</li> </ul>						
Interest charging information	Interest is calculated daily on the account balance. You will not pay interest on new purchases if you pay your balances in full and on time. Otherwise, the period over which interest is charged is as follows:						
		<b>From</b>				<b>Until</b>	
	Purchases	transaction date				statement balance total paid in full	
	Cash advances	transaction date				statement balance total paid in full	
Balance transfers	date applied to your account				statement balance total paid in full		
The transaction date is the date the amount appears on your account.							
Allocation of payments	We will apply payments initially to fees, charges and interest shown on your statement, and subsequently, to the debt bearing the highest interest rate.						
Minimum repayment	<ul style="list-style-type: none"> <li>3% or £5 whichever is the higher.</li> </ul>						
Amount of credit	Minimum credit limit	£500					
	Maximum credit limit	Subject to status					
Fees	<ul style="list-style-type: none"> <li>No annual fee.</li> </ul>						
Charges	Cash advances	2.5% handling fee, minimum £3.00.					
	Balance transfers	3% handling fee, minimum £5.00 is payable on each balance transfer.					
	Copies of statements	£5 for one copy and £10 for two or more copy statements, unless we tell you that a charge is not payable.					
	Third party foreign currency charges	We pass on a charge of 1% of the transaction amount which is made by Visa for converting transactions made in foreign currencies outside the Visa Europe region. This charge will be included in the sterling amount which appears on your statement. For details of the countries affected please see <a href="http://nationwide.co.uk/foreigntransactions">nationwide.co.uk/foreigntransactions</a>					
Default charges	Late payment fee	£12.00					
	Over limit fee	£12.00					
	Returned payment fee	£12.00					

### Based on a purchase of £1,000

	GOLD CARD Typical 16.9% APR (variable)		CLASSIC CARD Typical 19.9% APR (variable)	
Monthly payment	Minimum paid each month	£50 paid each month	Minimum paid each month	£50 paid each month
Including introductory rates, how much interest will be charged in the first year?	£104	£88	£122	£103
How much interest will be charged in the second year?	£116	£46	£139	£57
How long would it take to clear the balance?	12 years 5 months	2 years	13 years 11 months	2 years 1 month
Table assumes initial transaction takes place on the first date of the agreement and no further transactions are made. Payment is always made each month on the 15th.				

## Your next step

**In person** – sit down with an adviser in branch or ask for an application pack.

**Online** – you can find out more about our credit cards at [nationwide.co.uk](http://nationwide.co.uk) as well as complete an online application form.

**By phone** – if you call us on **0800 30 20 10**, our advisers will take you through your options.

**By post** – ask for our credit card application pack.

**Remember, if you want a Nationwide credit card, you must:**

- be aged 18 or over and resident in the UK
- be registered to vote at your current address
- have had a regular monthly income of £500 or more for the past 12 months
- be up to date with any loans or credit card repayments you may already have.

We are required to verify your identity, so we may ask you to provide evidence to confirm your name and address when you apply.

## Responsible lending and borrowing

Nationwide is committed to responsible lending. So please consider all your other borrowings and ensure you are not over committing yourself by taking out a new credit card.

For details of our approach as a responsible lender, as well as our expectations of you as a responsible borrower, ask in branch or go online for a copy of our responsible lending statement.

## Add these options for extra protection

### **Protect your cards with Card Protection**

With Card Protection it only takes one phone call to cancel your credit, debit and store cards and order replacements.

Card Protection will also provide\*:

- up to £5,000 cover against unauthorised use of your cards prior to notification
- up to £100,000 cover against unauthorised use of your cards after notification
- an emergency cash advance, advance for travel ticket replacement and advance for hotel bill payments (limits apply)
- up to £200 cover for cash lost at the same time as your cards whilst you are abroad
- communication costs for reporting loss/theft of your cards
- assistance if your passport or driving licence is lost or stolen abroad (limits apply).

You can select household cover for you and up to four other people living at your address for 1 or 3 years:

	1 year	3 years
Household	£29	£70

If you wish to purchase Card Protection visit [nationwide.co.uk](http://nationwide.co.uk) to obtain an application form which is located in the Credit Card section under 'more info', 'Protection'.

All premiums for Card Protection include Insurance Premium Tax at the current rate.

\*Terms and conditions apply, please refer to the Policy Terms and Conditions.

## Protect your payments

When borrowing on your credit card you should consider your ability to maintain the monthly repayments.

Nationwide does not currently sell payment protection insurance to cover your repayments in the event of unemployment, accident or sickness. However, there are products in the market that will do this and insurers who sell this cover.

You can find useful information about payment protection insurance on the internet including information from the Financial Services Authority consumer website [http://www.moneymadeclear.fsa.gov.uk/news/product/ppi/payment\\_protection\\_insurance.html](http://www.moneymadeclear.fsa.gov.uk/news/product/ppi/payment_protection_insurance.html)

Alternatively, if you require advice on Payment Protection Insurance then go to [www.unbiased.co.uk](http://www.unbiased.co.uk)

All our publications can be ordered in large print, audio and Braille. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**

Provision of a Nationwide credit card does not give you membership rights in Nationwide Building Society.

Your PC must meet the minimum specification for internet banking.

The operation of your credit card account will be governed by English law and the language we will use in our communications will be English.

If you change your mind about your Nationwide credit card within 14 days of opening your account, you can cancel your agreement with us. To do this, you should write to Nationwide Building Society, Credit Card Services, PO Box 8738, Wigston, LE18 9BG and return all the cards we have issued, cut in two and repay anything you owe us under the agreement.

Card Protection is provided by Card Protection Plan Limited (CPP), Holgate Park, York YO26 4GA, on behalf of the insurer ACE European Group Limited, ACE Building, 100 Leadenhall Street, London EC3A 3BP.

Card Protection Plan Ltd and ACE European Group Ltd are both authorised and regulated by the Financial Services Authority.

If we cannot settle a complaint to your satisfaction through our internal procedure you may refer to the Financial Ombudsman Service.

**Nationwide Building Society**

Head Office, Nationwide House  
Pipers Way, Swindon  
Wiltshire SN38 1NW.

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