

FlexAccount – a different kind of current account

Great benefits with no monthly fee

- **Free European multi-trip travel cover** when you use FlexAccount as your main current account
- **Exclusive offers on other Nationwide products** when you use FlexAccount as your main current account
- **Defaqto 5 Star Rating** for product features, benefits and charges
- **Exclusive access** to our internet savings accounts
- **Flex-Zone** – a range of offers for 16 to 24 year olds

Convenience and security

- **Quick and easy** Account Transfer Service for switching your existing current account
- **Secure 24 hour Internet Banking** and Telephone Banking
- **UK only call centres** and over 700 UK branches

If this sounds like your kind of current account why not switch to us today?

ASK **us in branch**
VISIT **nationwide.co.uk**
CALL **0800 30 20 10**

By law we have to check your identity, so we may ask you to provide evidence to confirm your name and address when you apply.

How to make FlexAccount your main current account

For free European multi-trip travel cover:

- Agree to transfer all your Direct Debits and standing orders from another account (non Nationwide) using our Account Transfer Service
- Be aged 18-73
- To maintain your cover, simply credit at least £750 per month into your FlexAccount (excluding internal transfers).
- We will review your cover once per year

To qualify for the other Flexclusives:

- Pay £750 or more each month (excluding internal transfers) into your FlexAccount (for the mortgage offer discretion will be shown for accounts opened in the last three months).

OR

- Agree to complete an Account Transfer from an account (non Nationwide) using our Account Transfer Service or have done so in the past 4 months (for the personal loan offer you must request this via branch or telephone and be eligible for an overdraft).

If you don't have a FlexAccount, you need to:

- Open a FlexAccount with a Visa debit card (not a cash card+) and complete the transfer of your current account (refer above).

You must be living in the UK to apply for a FlexAccount.

Applications are required. Standard terms and conditions are available on request.

Nationwide FlexAccount Travel Cover is provided by UK Insurance Limited who are authorised and regulated by the Financial Services Authority (FSA). The FSA registered number is 202810. Address - The Wharf, Neville Street, Leeds, LS1 4AZ. UK Insurance Limited is registered in England. Registration number - 1179980.

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Nationwide subscribes to the Lending Code.

FSC Guide



When you have finished with this leaflet please recycle it.

Nationwide cares about the environment – this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

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

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Current Account

Free European multi-trip travel cover
(eligibility, conditions and exclusions apply)



Nationwide
On your side

Join some of the happiest customers on the high street

According to independent research, we have one of the highest levels of satisfaction on the high street (Source: GfK NOP Financial Research Survey (FRS) for the 12 months ending March 2011). For the sixth consecutive year, the independent financial research company Defaqto gave our account their **5 Star Rating** for product features, benefits and charges (Defaqto, February 2011).



It's easy to switch your current account to us

Switching couldn't be simpler with our dedicated Account Transfer Team.

- You can switch in a branch today or switch online or over the phone whenever you want.
- If you switch when opening a FlexAccount we can offer you a three-month interest-free overdraft (conditions apply). If you are a Northern Ireland customer, any interest or charges you have to pay as a result of a failure in the switching process could be refunded).

To find out more speak to a member of staff, visit nationwide.co.uk/current_account or call **0800 30 20 10**.

Get more with your new current account

At Nationwide we're always looking for ways to give more to our customers. If you use FlexAccount as your main current account, you could qualify for Flexclusives - a range of great deals and exclusive offers on other Nationwide products.

Eligibility, conditions and exclusions apply - for more information ask in branch or visit nationwide.co.uk/current_account.



Enter the flex-zone

If you're aged 16 to 24 you can sign up to the Nationwide Flex-Zone, a range of exclusive offers and discounts on mobile phones, entertainment, travel and more designed just for you.

Conditions apply - for more details and to see some of our latest offers visit flex-zone.co.uk



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Types of account

FlexAccount - Our great-value current account available to customers aged 16 and over.

Cash Card Account - Our basic bank account designed for customers aged 18 or over who receive a State Pension or state benefits as their main source of income.

	FlexAccount (over 18s)	FlexAccount (16 to 17)	Cash Card Account
Type of card (depending on your circumstances)			
Buying goods and services worldwide in shops, on the internet and over the phone	✓	✓	✓
Cash withdrawals and cashback in the UK	✓	✓	✓
Cash withdrawals outside the UK	✓	X	X
Cheque book	✓	Optional	X
Overdraft (depending on your circumstances)	✓	X	X
Other offers (conditions apply)			
Internet Banking	✓	✓	✓
Telephone Banking	✓	✓	✓
No counter restrictions (ask us for details)	✓	X	X
No monthly fee	✓	✓	✓

Interest rates and charges

Summary box: FlexAccount and Cash Card Account do not pay credit interest		
Overdraft interest	• Overdraft rate - applied to all overdrawn balances (Note 3) We give 28 days' notice before we take these charges.	18.90% EAR
Other account charges	• Charge for an unpaid item (excluding cheques) when you do not have enough cleared funds (Note 1)	£15 each time
	• Charge for an unpaid cheque when you do not have enough cleared funds (Note 2)	£15 each time
	• Charge for a paid item (excluding cheques) when you do not have enough cleared funds (Note 1)	£15 each time
	• Charge for a paid cheque when you do not have enough cleared funds (Note 2)	£15 each time
	• Unarranged Overdraft Charge (Note 2)	£20 each month
We give 28 days' notice before we take these charges.		
There is an upper limit of £95 on the amount of overdraft charges you can be charged in each statement month. The limit only applies to charges as a result of using an unarranged overdraft and doesn't include any interest charged on your overdrawn balance or charges for other services. For further information to help you understand how our charges are applied please see nationwide.co.uk/current_account/charges or visit one of our branches.		
Charge for specialist services	• Stopped cheques (Note 2)	£10 for each cheque
	• Copies of cheques (Note 2)	£5 for each cheque
	• A copy of one paper statement (Note 2)	£5
	• Copies of two or more paper statements (Note 2)	£10
	• UK electronic transfers - CHAPS (Note 1)	£25 each time
• Electronic transfer to an overseas account - (Note 1)	£25 each time	
• Counter Draft (Note 2)	£10 each time	
• Charge for replacing lost, stolen or damaged cards (Note 2) - customers over 18 are entitled to two free replacements per 12 month period. Customers under 18 will not be charged.	£10 per card	
We take these charges when you make the request		
Foreign transaction charges	• Commission charge for non-sterling transactions (Note 1) - includes card payments and cash withdrawals. This charge does not apply to foreign currency purchased in the UK.	2% of the transaction amount
	• Non-sterling cash withdrawal charge (Note 1). Cash card+ cannot be used to withdraw cash overseas	£1 per withdrawal
We take these charges on the day the transaction appears on your account		

All rates and charges may change.

We may decide when to apply and waive all account charges.

Counter Draft - Cheque issued in branch which guarantees the funds specified

EAR is the Equivalent Annual Rate which you can use to compare rates offered by different providers. It is the cost of an overdraft stated as a yearly rate, taking into account the compounding rate of interest. We work out interest each day on any overdrawn amount and take it from your account monthly, giving you 28 days' notice of the amount. Any interest charged is added to the balance outstanding.

Note 1 If we make a change to these charges we will notify you at least two months beforehand.

Note 2 If we make a change to these charges we will notify you at least 30 days beforehand if the change is to your disadvantage. If the change is to your advantage we may make it immediately

Note 3 If we make a change to these charges we will notify you at least 7 days beforehand if the change is to your disadvantage. If the change is to your advantage we may make it immediately

Important information

Representative Example:

If you have an agreed overdraft of **£1,200** the interest rate we will charge you is **18.9% EAR** (variable).