

Joint accounts

Please remember that while some people find joint accounts useful and convenient, there are some things you need to be aware of:

- all funds in the account belong jointly to the account holders so each of you is entitled to withdraw all of the money in the account, even if your relationship breaks down (including divorce and separation) - this means that any one of you may withdraw all the money in the account unless you tell us to freeze or stop the account to prevent this from happening
- if a joint account holder dies, the other account holder is entitled to all the money in the account and the account will stay open in their name
- unless the law says differently, we will not be concerned about how you divide the money in the account
- if you open a joint account, all the holders are our members - however, only the first named account holder has the right to vote on Nationwide matters
- if you have an account in joint names you will have joint and several liabilities for the account - this means that if the account is not managed properly, we can pursue both or either of the joint account holders for any outstanding balance.

Further information

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

You must be 16 or over and living in the UK to apply for a FlexAccount. Whether we open a FlexAccount and provide a cheque book depends on our assessment of your finances.

If we carry out a search about you at a credit reference agency, the agency will record details of this search and make this information available to other organisations to which you may apply for credit. However, you should be aware that several credit searches on your records with the credit reference agency may make it difficult for you to get credit elsewhere.

Overdrafts and Visa debit cards are only available to those aged 18 or over, and also depend on your circumstances.

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

You can ask us for written quotations for credit facilities.

All information in this leaflet is correct at the time of going to print. 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.

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.

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a telephone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

FSC Guide



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

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P112 (July 2011)



Applying for a FlexAccount

Important information



FlexAccount - a great value current account

Designed to give you all the flexibility and convenience you need, our FlexAccount provides an outstanding banking package

	FlexAccount (18 and over)	FlexAccount (16-17)
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	✓	✗
Cheque book	✓	Optional
Overdraft (depending on your circumstances)	✓	✗
Other offers (conditions apply, to find out more please ask in branch or see nationwide.co.uk/current_account)		
Internet Banking (to find out more or to register see nationwide.co.uk/internet_banking or ask us in branch)	✓	✓
Telephone Banking (to find out more or to register ask us in branch or call 08457 30 20 10)	✓	✓
No counter restrictions (for details ask us in branch or call 08457 30 20 10)	✓	✗
No monthly fee	✓	✓

How do I apply?

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

You can also apply by filling in the enclosed application form and posting it to us.

It's easy to switch your current account to us

Switching your current account to us couldn't be simpler with our dedicated Account Transfer Team. You can switch in branch today or switch online or over the phone whenever you want.

As an added extra, when you open a FlexAccount and switch your existing current account to us, we may be able to offer you a three-month interest-free overdraft. For further information on switching your account speak to a member of the branch team, see nationwide.co.uk, or call **0800 30 20 10**.

Three-month interest-free overdraft offer conditions

- 1) This offer is for a three-month interest-free overdraft and will depend on our normal lending conditions. It is only available if you are 18 or over and are switching an existing current account at the time of opening a Nationwide current account.
- 2) Switching an existing current account is when you ask us to arrange to transfer your Direct Debits and standing orders from an account with another bank or building society to a Nationwide current account using our Account Transfer Service.
- 3) The interest-free overdraft period is for three months starting on the date you open a current account with us.
- 4) If you transfer your Direct Debits or standing orders yourself or do not have any Direct Debits or standing orders to transfer to your new Nationwide current account, you will not qualify for this offer.
- 5) This offer is only available if we offer you a Visa debit card when opening your FlexAccount. It is not available to Cash Card Accounts or cheque book and/or cash card+ only accounts.
- 6) After the three-month interest-free period our standard overdraft rate will apply to all overdrafts. You may have to pay fees if you go over your agreed overdraft limit. See nationwide.co.uk/current_account/rates or our leaflet 'Current account interest rates and charges' for more information. If your main address is in Northern Ireland the following condition will also apply.
- 7) If you have to pay any interest or charges as a result of a failure in the switching process, either we or your existing bank or building society will refund these.

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).

The identification we need

We must check your identity

We must check the identity and address of new and existing customers. This is so that we can meet UK regulations to prevent criminals from using financial products or services for their own benefit. We will only ask for enough information to allow us to do business with you.

Why do I need to prove my identity?

Proving your identity helps to:

- protect you against identity theft;
- prevent other fraudulent and money laundering activity; and
- prevent activity which involves funding terrorists.

What do I need to provide?

We may be able to check your identity electronically by using reference agencies to search sources of information relating to you (an identity search); this search will not affect your credit rating. We may also ask you to provide paper ID evidence.

Existing customers – we'll tell you if you need to provide evidence of your name and address once we've received your application.

New customers – you must include evidence of your name and address when making this application. We need one item from each table.

Proof of name		
Evidence we need to see	Applying in a branch	Applying by post
A full UK-driving licence (old style paper or new style photo card)	Yes	No
Valid full passport or EU member state ID card	Yes	No
UK-based bank or building society statement (which must be less than three months old)	No	Yes
UK-based bank or building society statement (which must be less than three months old) with debit, credit or cheque guarantee card. Don't send this by post	Yes	No
Letter from Benefits Agency (which must be less than 12 months old)	Yes	Yes
Birth or adoption certificate (under 18s only)	Yes	Yes

Proof of current address		
Evidence we need to see	Applying in a branch	Applying by post
Mortgage statement (must be less than 12 months old)	Yes	Yes
Gas or electricity bill (must be less than three months old)	Yes	Yes
Phone bill (not mobile) (must be less than three months old)	Yes	Yes
Water bill (must be less than 12 months old)	Yes	Yes
Council tax bill (must be less than 12 months old)	Yes	Yes

Important note

We will return any documents you send us within seven days. If we cannot check your identity, we will not be able to process your application.

If you do not come from the European Economic Area

If you do not come from the European Economic Area, we may ask you to provide your passport for ID purposes.

Further help

If you cannot produce any of the items from the tables, please contact your branch as there may be other forms of identification you can use.

Thank you for helping to stop financial crime.

(V1.7)