

## Telephone Banking terms and conditions

We shall have no liability if you are unable to use Telephone Banking because of the failure of any machine, data processing system or transmission link or anything else beyond our, or our agents' reasonable control. We have taken reasonable steps to ensure that electronic mail and other transmissions passing over the telephone are not interfered with by third parties. However, we cannot guarantee the privacy or confidentiality of any information passing over the telephone or that it will not be interfered with.

These conditions govern the use of Telephone Banking and form part of, and are to be read together with, the terms and conditions which apply to your account.

### Meaning of words and expressions

- In these conditions the following words and expressions have the following meanings:
  - "account" means any current or savings account or credit card with us which is either in your own name or held jointly with somebody else;
  - "customer number" means the 10 digit number we give you is one way to access Telephone Banking;
  - "pass number" means the six digit number we give you to help us authenticate your identity before letting you use Telephone Banking;
  - "Telephone Banking" means using a telephone to carry out transactions on your account;
  - "our/us/we" means Nationwide Building Society;
  - "you/your" means the person(s) registered for Telephone Banking.

### Telephone Banking

- You can access Telephone Banking using a touch tone landline telephone or mobile telephone and provided you have a Nationwide FlexAccount or other Nationwide account that we may specify.
- You can use Telephone Banking 24 hours a day. If you ask us to carry out a transaction after 5pm (or on a day we are not usually open) the transaction will not go ahead until the next business day (that is Monday to Friday excluding Bank Holidays). We will tell you when you use Telephone Banking when your transaction will be carried out.
- You can tell us at any time that you no longer want to use Telephone Banking. You can tell us by a secure message on the Internet Bank, by visiting a Nationwide branch or in writing. If you tell us by telephone we may ask you to confirm this in writing. We will continue to carry out any transactions you have already authorised unless you also ask us not to do so and provided it is not too late to amend or cancel those transactions.
- For your protection and to avoid the risk of interception or overhearing we recommend that you use either a landline telephone or digital mobile telephone.

### Security data

- If you hold an account without a card we will send you a customer number and pass number so you can use Telephone Banking. The pass number is unique to the service. You must memorise your pass number immediately and destroy the notification promptly on receipt.
- Each time you use Telephone Banking we will ask you to give us your customer number and three random digits from your pass number so that you can prove, and we can authenticate, your identity.
- Once registered for Telephone Banking you must always keep your pass number secret. If you write it down you must make a sufficient attempt to disguise it. You must not tell anybody else, including anyone you hold a joint account with, your pass number.
- You must tell us as soon as you can if you know or think somebody else knows your pass number. You must do this by sending us an e-mail to [customer.services@nationwide.co.uk](mailto:customer.services@nationwide.co.uk) or by telephoning our Customer Service Centre on **08457 30 20 10** (both 24 hours a day). We may ask you to confirm this in writing within seven days.
- As soon as you tell us you know or think somebody else knows your pass number we will prevent transactions being carried out on your account using Telephone Banking.
- You will not be liable for a Telephone Banking transaction on one of your accounts which was not carried out by you, or for access to or use of your

accounts by someone else, except in the following cases: You authorised the carrying out of the transaction or the access to or use of the account; You acted with gross negligence, which includes failing to follow the safeguards in Condition 6 and 8 above or the action detailed in Condition 9 above; You acted fraudulently. If you dispute that you have carried out a Telephone Banking transaction, we will expect you to cooperate with us and the police in any investigations. We may give the police any information we consider relevant, to enable them to carry out these investigations.

### Acting on your instructions

- We will carry out transactions on your account following instructions you give us or which seem to us to be given by you through Telephone Banking. This is provided the correct ID number and pass number are quoted.
  - We reserve the right not to act on any instructions which would mean you would not be keeping to these conditions or those applying to your account. For example, we will not allow a transaction if it will create an overdraft that has not been previously authorised or exceed an authorised overdraft.
  - Instructions received before 5pm on a business weekday will be processed by us on the same day. Instructions received after 5pm on a business weekday, or at any time on a non-business day, will be processed on the next business weekday. For the purposes of this clause a 'business weekday' excludes Saturdays and Sundays and all public holidays in England and Wales.
  - If we decide not to carry out a transaction we will not be responsible for any loss or damage you suffer because of that decision. We will normally tell you why we are not prepared to carry out a transaction when you use Telephone Banking.
  - If, because of something beyond our reasonable control or the reasonable control of those acting on our behalf, we are unable to let you carry out a transaction using Telephone Banking, we will not be responsible for any loss or damage you suffer as a result. An example of when this may happen is when equipment necessary to use Telephone Banking is faulty or out of order.
- ### Joint accounts
- If you have a joint account then any one of you may use Telephone Banking but you must use your own customer number and pass number. To be able to use Telephone Banking your account must be set up so that any one of you can authorise transactions on your own. Telephone Banking is not available if two or more of you are required to authorise transactions jointly.
  - As a joint account holder these conditions apply to you individually and jointly with the other account holder(s).
  - As soon as one of you tells us another joint holder is no longer allowed to authorise transactions, or if we think transactions should be authorised by you all jointly, we will suspend Telephone Banking on that account.

### General

- We may vary these conditions by telling you. We will do this by sending details about changes either in writing, or by email, or by display in branches, or by advertisement, or by secure message. We will normally give you reasonable notice before any change takes effect unless it is not practical or possible to do so, in which case we will tell you as soon as we can after the changes take effect.
- All national calls from a BT landline are charged at a local rate, calls from other networks may vary. International call charges apply when phoning from abroad. When calling from a mobile, your operator's call charges will apply.
- We reserve the right to introduce a charge for using Telephone Banking but we will give you reasonable notice before we do so.
- We cannot completely guarantee the privacy or confidentiality of any information passing over the telephone or that it will not be interfered with and by using Telephone Banking you are prepared to give us instructions on this basis.
- We may record or monitor calls in order to avoid possible misunderstandings and help maintain customer service.
- We may at any time suspend or discontinue Telephone Banking.
- These conditions are subject to English Law.

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 textphone 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.

# Telephone Banking

Helping you get started

FSC Guide



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

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P8667 (January 2012)



# Say hello to the convenience of Nationwide's Telephone Banking Service

Telephone Banking makes it easy for you to manage your Nationwide accounts on the move 24 hours a day. You can even use our Telephone Banking service when you're abroad.

## Telephone Banking can help you to carry out a range of transactions, including:

- Checking your account balance and reviewing recent transactions
- Transferring money
- Paying your bills
- Requesting a PIN reminder or changing your pass number.

Simply call **08457 30 20 10**

(or +44 (0)1793 758 666 if you're abroad) and follow the instructions to be guided through the automated service.

The details you use to connect to Telephone Banking will also enable you to use our automated identification service, which allows you to speak to one of our consultants without the need to provide further security details.

### In order to identify yourself, you can use your:

- Nationwide customer number
- 16 digit card number (excluding credit cards)
- Mortgage account number and date of birth.

## Any Questions?

If you have any questions about Telephone Banking or our automated identification service, please:

Call us on **08457 30 20 10**

Email us at [customer.services@nationwide.co.uk](mailto:customer.services@nationwide.co.uk)

## Five easy steps to use Telephone Banking

### Step one: Call 08457 30 20 10

If you're calling from overseas, or if your mobile airtime provider does not allow 08457 calls as part of your inclusive minutes dial +44 (0)1793 758 666.

Remember to have two of the following ready so you can complete the desired transactions:

- your pass number
- and
- your 16 digit card number (excluding credit cards); or
- your mortgage account number and your date of birth; or
- your Nationwide customer number.

### Step two: Connect

When prompted, enter your customer, card or mortgage account number using your telephone keypad, then press #.

Each time you connect you will be asked to enter three of the six numbers in your pass number. For security the numbers requested are randomly generated.

Once successfully connected, you will be able to choose from a range of transactions from the main menu.

### Step three: Select a service

To select the transaction you'd like to complete, simply follow the automated instructions.

You can interrupt the system at any point with your choice. So once you are comfortable using the system, getting the information you want can be even quicker.

### Step four: Select your account

If you have one account this will be selected for you automatically. If you have multiple accounts you will be asked to select which account you wish to use for the specific transaction (please note not all transactions are available for all accounts).

### Step five: Select another transaction or end the call

Once you have completed the desired transaction you will be returned to the list of available services (step three).

At this stage you can:

- select another transaction;
- speak to a consultant; or
- end the call.

## More choices

### Main menu

#### 1. To confirm account balance press 1.

- This option will provide you with both your account balance and your available balance.

#### 2. To review your last six transactions press 2.

- This option will provide you with the six most recent transactions on your account, your account balance and your available balance.

#### 3. Transfer money or pay a bill press 3.

##### To transfer money press 1.

- This option allows you to transfer money from your selected account to other Nationwide accounts in your name (see 'Further information' section).

- Once your accounts have been selected you will be asked to enter the amount to be transferred.

##### To pay a bill press 2.

- This option allows you to make a payment from your account to an existing bill payment mandate (see 'Further information' section).

- You will be asked to select which bill mandate you wish to make a payment to, the amount of the payment and the date you wish the payment to be made.

#### 4. PIN and pass number press 4.

##### To request a PIN reminder press 1.

- This option allows you to request PIN reminders for all your card based accounts (excluding credit cards).

- First you'll need to select the account you require the PIN reminder for.

- You'll then need to enter the last four digits of your card number (the long number across the middle of the card).

Once the request is submitted, your PIN reminder will be sent to your correspondence address within five to seven working days.

##### To change your pass number press 2.

- This option allows you to choose the pass number that you use to connect to the service. You are free to change your six digit number. Certain combinations are not allowed for security purposes.

- You will firstly have to enter your existing pass number, before being asked to enter your new pass number, twice. These new numbers must match before your pass number will be changed.

## Useful Hints

To repeat the options, press 9

To speak to a consultant at any time, press \*

## Telephone banking security

### Important things to remember:

- Never tell anyone your pass number and never write it down.
- Destroy our confirmation letter once you have memorised your pass number.
- If you wish, you can change your pass number to something more memorable – simply select the 'change pass number' option and follow the instructions (for security reasons, it is not possible to change your six digit pass number to the same as your Internet Bank pass number if you are registered for this service).
- If you forget your pass number or it becomes known to someone else you will need to re-register online at [nationwide.co.uk](http://nationwide.co.uk) or by calling **08457 30 20 10**.
- Ensure that your Telephone Banking Card is kept safe and secure.
- Once you've registered we will send you your pass number.

## Further information

### Transferring money to and from your accounts

You can transfer money instantly between the following accounts held in your name:

- FlexAccount, Cash Card Account, e-Savings, Monthly Income 60+, Regular Savings, InvestDirect, CashBuilder, Cash ISA and Smart Account.

Please note: you cannot transfer money from passbook accounts.

### Using the bill payment service (FlexAccount and Cash Card Account only)

Before you can use the bill payment facility via Telephone Banking, please set up details of payments you wish to be made. This can be done online, or via a form obtainable from your local branch. Where possible please set up these arrangements in a readable format and avoid using abbreviations.

The list of payees will be provided to you and you will be asked to confirm yes or no to each one by pressing your telephone keypad.

Please remember to allow sufficient time for payments to be made as some organisations will take longer than others to credit a payment to your account. We recommend that you allow one working day for bill payments to be made. If the date you have selected happens to be a weekend or Bank Holiday, the payment will be processed on the next working day.

Please ensure there are sufficient cleared funds available in your FlexAccount or Cash Card Account on the date of the transfer, otherwise the payment cannot be made.

### Cancelling or amending payments

If you want to cancel or amend a future-dated bill payment after you have given confirmation via Telephone Banking, you should use one of the methods detailed below:

- amend/cancel the payment online via Nationwide's Internet Banking service
- contact any Nationwide branch who will arrange for the payment to be amended/stopped.