

Important information about your current account

- Please check this statement to make sure that it's correct. If you're not sure about anything, please contact us at the address or on the phone number on the front of the statement.
- It's important to keep hold of this statement as you may need it in the future. You can get copies free on our Internet Banking service, or from a branch for a fee. (See the table below.)
- If you've changed your address or phone number, you must let us know. You can do this in the following ways.
 - By changing your personal details using an online bank form.
 - By letting us know, in writing, at a branch, or posted to Nationwide Building Society, Swindon, SN38 1NW. You must give us details of:
 - your full name;
 - account details of all accounts that are held in your name;
 - your previous address;
 - your new address;
 - your new contact phone number; and
 - your signature.
- If you've lost your card or chequebook or it has been stolen, please report it to us straight away on **08457 30 20 10** or visit a branch during office hours.
- Foreign-currency transactions** – We don't charge commission for transactions you make abroad. If you carry out a transaction using your card in a currency other than sterling, it will be converted into sterling on the day the transaction is processed by our card scheme provider at their rate of exchange, which may vary daily. The organisation which provides the cash machine may make a charge and we have no control over this. We pass on any third party charges incurred by us on your behalf for processing transactions in currencies other than sterling. Please see nationwide.co.uk/foreigntransactions or ask in branch for details.
- Payments** – When setting up a payment into and out of your account, such as a Direct Debit or standing order, you will need to quote your sort code (for example, 01-02-03) and account number (for example, 12345678). These are shown on your card or on the front of this statement. If your account number on this statement is shown in the format 0123/612345678, you only need to use the last eight digits.
- Paying in** – When you pay in a cheque, our rules and the clearing process will apply (see the summary box below). Automated credits and cash paid into the account will be available for you to withdraw and will receive interest as shown in the summary box below.
- Interest** – We work out credit interest each day and pay it into **FlexAccounts** and **Cash Card Accounts** on 31 December. We work out overdraft interest each day and take it from your account each month. **FlexAccount and Cash Card Account do not currently pay credit interest.**
- If this statement shows any interest charged to your account, you can ask at a branch for a leaflet explaining how we work out interest.
- Transfers from other Nationwide accounts do not count towards the monthly amount paid in.
- All rates and charges may change.
- Charges** – If we have to give you notice of a charge or interest, we will do this 28 days before we take the charge or interest from your account. We will send you a 'Notice of charges' with your next regular statement and we will take the charge or interest 28 days after this statement date.
- We may decide when to apply all account charges.
- Internet Banking** – If you use our Internet Banking service, you can check your FlexAccount statements for up to the last 72 months online. You can even choose to cancel your paper statement. Register today at nationwide.co.uk.
- Telephone Self Service** – We offer the option for you to manage your account on the move by registering for our Telephone Self Service facility. This service allows you to check your balance, hear recent transactions and transfer money to other selected accounts held in your name, whenever it is convenient for you. To find out more about the facilities offered and to register, please call us on **08457 30 20 10**.
- If you have a problem with your agreement, please try to settle it with us first. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first, you will not be entitled to complain to the Ombudsman. We will provide details of how to contact the Ombudsman.

Summary box:

Important product information for Nationwide FlexAccount and Cash Card Account.

The information in this table summarises the main features of the product and does not replace any terms and conditions.

FlexAccount - for customers with a Visa debit card, cheque guarantee card or cash card with a chequebook.

Cash Card Account - for customers with a cash card without a chequebook, overdraft facility, Visa debit card or cheque guarantee card.

		FlexAccount		Cash Card Account	
Interest rates for balances in credit	<ul style="list-style-type: none"> Interest on credit balances up to £3,000: <ul style="list-style-type: none"> - with £1,500 or more per month paid in - with £1,000 to £1,499 per month paid in - with £500 to £999 per month paid in - with less than £500 paid in Interest on credit balances over £3,000 	Gross each year AER	Net each year	Gross each year AER	Net each year
				0.00%	0.00%
		0.00%	0.00%	0.00%	0.00%
		0.00%	0.00%	0.00%	0.00%
		0.00%	0.00%	0.00%	0.00%
		0.00%	0.00%	0.00%	0.00%
Overdraft interest rates	<ul style="list-style-type: none"> Overdraft rate (applied to all overdrawn balances) We give 28 days' notice for these charges	18.90% EAR			
Other account charges	<ul style="list-style-type: none"> Charge for an unpaid Direct Debit, standing order, bill payment, cheque or regular transfer when you do not have enough cleared funds Charge for cheques guaranteed when you do not have enough cleared funds (this does not apply to Cash Card Account customers) Unauthorised overdraft charge We give 28 days' notice for these charges	£30 each time £21.50 each time £20 each calendar month			
Charge for specialist services	<ul style="list-style-type: none"> Copies of cheques A copy of one paper statement Copies of two or more paper statements UK electronic transfers (CHAPS) Electronic transfer to an overseas account (SWIFT) We make the charge when you make the request	£5 for each cheque £5 £10 £20 each time £20 each time			
Clearance times	(Cheque times shown opposite are from the day after you pay the cheque in)	Interest paid from start of:	Withdrawals allowed from start of:	Certainty from end of:	
	<ul style="list-style-type: none"> Cheques deposited into Cash Card Accounts and 'cheque book and/or cash card only FlexAccounts' Cheques deposited into all other FlexAccounts 	the second working day	the fourth working day	the sixth working day	
		the second working day	the third working day	the sixth working day	
Cash and automated credits deposited into the account will be available for withdrawal immediately and interest will be earned from the date of deposit. There may be a delay of one working day if deposits are made at a Nationwide cash machine. We will credit your account with the amount which has been verified and accepted by us when we check the deposit.					

AER – annual equivalent rate. This shows what the interest rate would be if we paid interest and compounded it (interest paid on interest) once a year.

EAR – equivalent annual rate. The yearly cost of an overdraft. These rates allow you to compare the different rates offered by providers.

Gross each year – This is the interest rate on the credit balance in your FlexAccount before tax.

Net each year – For tax payers this is the interest rate after tax on the credit balance in your FlexAccount.

Certainty – When you can be certain we will not reclaim, without your permission, the money from any cheque you pay in which is returned unpaid (unless you are knowingly involved in fraud). For withdrawals and certainty, if you pay a cheque into the account on a Saturday, Sunday or Bank Holiday, the day we treat it as paid in will be the next working day.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations.

Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim)

please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call **020 7892 7300**.

Record of Charges & Interest Rates – DC61 (1 November 2009)