

Welcome to Nationwide's Telephone Self Service



Proud to be a building society

Say hello to the convenience of Nationwide's Telephone Self Service

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

Simply call **08457 30 20 16** (or **+44 1793 758 666** if you're abroad) and follow the instructions to be guided through the automated service, using your telephone keypad or your voice.

Any questions? If you have any questions about Telephone Self Service, please

- call us on **08457 30 20 10** available 24 hours, 7 days a week
- email us at **customer.services@nationwide.co.uk**
- call into any Nationwide branch.

Telephone banking security

Important things to remember:

- never tell anyone your Passnumber and never write it down
- destroy our confirmation letter once you have memorised your Passnumber
- if you wish, you can change your Passnumber to something more memorable - simply select the 'change Passnumber' option and follow the instructions
- if your Passnumber becomes known to someone else, call **08457 30 20 10** or contact your branch immediately, and we will arrange for a new Passnumber to be issued
- if you forget your Passnumber you will need to re-register online at **nationwide.co.uk**, by calling **08457 30 20 10** or by asking in branch.

Once you've registered we will send your two personal numbers (Passnumber and customer number). Both these numbers must be entered correctly to enable you to use the service.

Five easy steps to using Telephone Self Service

Step one: Dial 08457 30 20 16

- If you're dialling from overseas, or wish to use a geographic number (e.g. 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 all your account information to hand so you can complete the desired transactions.

Step two: Sign on

- Enter your customer number using your telephone keypad when prompted, then press #.
- Enter three digits of your six digit Passnumber as requested (any three of the six Passnumber digits will be requested at random).
- Once successfully signed on, 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 instructions and say the keyword as directed. Alternatively, you can use the keys on your keypad.
- 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 terminate the call

- Once you have completed the desired transaction you will be returned to the list of available services (step three).
- At this stage either select another transaction or terminate the call. To terminate the call say "goodbye" or just hang up (alternatively, press *).

Main menu

To review recent transactions say 'recent transactions' or press 1.

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

To confirm account balance say 'account balance' or press 2.

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

To transfer money to your other Nationwide accounts say 'transfer money' or press 3.

- This option allows the transfer of funds from one selected account to other Nationwide accounts in your name (see 'Further information' section).
- You'll be asked to select the account from which you would like to transfer money from and the account you wish to transfer money to.
- Once your accounts have been selected you will be asked to enter the amount to be transferred.

Main menu - More choices

To pay a bill say 'pay a bill' or press # then 1 (FlexAccount only).

- 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 who you wish to make a payment to, the amount of the payment and the date you wish the payment to be made.

To request a PIN reminder say 'PIN reminder' or press # then 2.

- This option allows you to request PIN reminders for all your card based accounts.
- 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 Passnumber say 'change Passnumber' or press # then 3.

- This option allows you to choose the Passnumber that you use to log on to the service. You are free to choose any six digit number although certain combinations are not allowed for security purposes.
- You will firstly have to enter your existing Passnumber, before being asked to enter your new Passnumber twice. These new numbers must match before your Passnumber will be officially changed.

Useful Hints

The following may help you whilst using the service:

Help

- Just say 'help' at any point.

Repeat (say 'repeat' or Press 9)

- This option repeats the previous automated message you have heard.

Yes/no (press 1 or 2)

- For all yes/no questions you can press 1 for yes, or 2 for no.

Speak to an advisor (say 'advisor' or Press 0)

- This option will connect you to a member of our customer service team.

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 Self Service, 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.

To select a payee you can either repeat back the name of the payee or if you'd prefer you can ask for the arrangements to be read to you in a list and you can say 'yes' to the one you want.

In order to make use of the list you can say 'one at a time' when asked to select a payee.

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 up to five working days 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 the Telephone Self Service, 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.

Telephone Self Service terms and conditions

We shall have no liability if you are unable to use Telephone Self Service 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 Self Service and form part of, and are to be read together with, the terms and conditions which apply to your account.

1. 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 which lets you use Telephone Self Service;
- “Passnumber” means the six digit number we give you to help us authenticate your identity before letting you use Telephone Self Service;
- “Telephone Self Service” 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 Self Service.

2. Telephone Self Service

- 2.1 You can access Telephone Self Service using a touch tone landline telephone or mobile telephone and provided you have a Nationwide FlexAccount or other Nationwide account that we may specify.
- 2.2 You can use Telephone Self Service 24 hours a day. If you ask us to carry out a transaction after 5.00 p.m. (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 Self Service when your transaction will be carried out.

- 2.3 You can tell us at any time that you no longer want to use Telephone Self Service. 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.
- 2.4 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.

3. Security data

- 3.1 We will send you a customer number and Passnumber so you can use Telephone Self Service. The Passnumber is unique to the service. You must memorise your Passnumber immediately and destroy the notification promptly on receipt.
- 3.2 Each time you use Telephone Self Service we will ask you to give us your customer number and three random digits from your Passnumber so that you can prove, and we can authenticate, your identity.
- 3.3 Once registered for Telephone Self Service you must always keep your Passnumber 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 Passnumber.
- 3.4 You must tell us as soon as you can if you know or think somebody else knows your Passnumber. You must do this by sending us an e-mail to 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.
- 3.5 As soon as you tell us you know or think somebody else knows your Passnumber we will prevent transactions being carried out on your account using the Telephone Self Service.
- 3.6 You will not be liable for a Telephone Self Service 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 3.1 and 3.3 above or the action detailed in Condition 3.4 above; You acted fraudulently. If you dispute that you have carried out a Telephone Self Service transaction, we will expect you to co-operate 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.

4. Acting on your instructions

- 4.1 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 Self Service. This is provided the correct customer number and Passnumber are quoted.
- 4.2 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.
- 4.3 Instructions received before 5.00 p.m. on a business weekday will be processed by us on the same day. Instructions received after 5.00 p.m. 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.
- 4.4 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 Self Service.
- 4.5 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 Self Service, 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 Self Service is faulty or out of order.

5. Joint accounts

- 5.1 If you have a joint account then any one of you may use Telephone Self Service but you must use your own customer number and Passnumber. To be able to use Telephone Self Service your account must be set up so that any one of you can authorise transactions on your own. Telephone Self Service is not available if two or more of you are required to authorise transactions jointly.
- 5.2 As a joint account holder these conditions apply to you individually and jointly with the other account holder(s).
- 5.3 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 Self Service on that account.

6. General

- 6.1 We may vary these conditions by telling you. We will do this by sending details about changes either in writing, or by e-mail, 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.
- 6.2 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.
- 6.3 We reserve the right to introduce a charge for using Telephone Self Service but we will give you reasonable notice before we do so.
- 6.4 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 Self Service you are prepared to give us instructions on this basis.
- 6.5 We may record or monitor calls in order to avoid possible misunderstandings and help maintain customer service.
- 6.6 We may at any time suspend or discontinue Telephone Self Service.
- 6.7 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.



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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