

Mortgages explained

Our commitment to you

When you come to Nationwide to discuss your mortgage I want you to know that you can expect the highest standards from us.

1. We will deal with you on the basis of openness, honesty, fairness and trust.
2. You will always have the option to talk to one of our Mortgage Consultants so that they can help you decide the type of mortgage that would best suit your needs.
3. Any recommendation will always be made with your interests in mind.
4. We will explain the interest rate and how it is charged, your monthly payments and all other normal associated costs before you take out your mortgage.
5. We believe in responsible lending as the foundation for a long term relationship with you.
6. If you encounter financial difficulties our first objective will be to help you overcome them.
7. If we cannot settle a complaint to your satisfaction through our internal procedure you may take it to the Financial Ombudsman Service.



Graham Beale
Chief Executive

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**Think carefully before
securing other debts
against your home.
Your home may
be repossessed if
you do not keep up
repayments on your
mortgage**

Why choose Nationwide?

Whatever your plans, we could have the right option for you

Whether you're a new or existing customer buying a home, simply after a new mortgage deal or looking to increase your Nationwide mortgage, this guide tells you how and why we could give you a great deal on your new mortgage. Please ask us if you have any questions. We're here to help.

Great value today

At Nationwide we have developed a great range of mortgages where you can choose from either a fixed rate or tracker rate, repayment or interest only and take out your mortgage over a 2, 3 or 5 year deal term.

If you are a new customer who wants to borrow more than 75% of the value of your property then the entire loan must be on a repayment basis.

Great value tomorrow

Our mortgage deals come with a range of special features to help support you if your circumstances change; the ability to overpay and underpay, no extended Early Repayment Charges or 'tie-ins' as they are sometimes known, plus the ability to take your mortgage product with you when you move home (conditions apply to all).

Excellent customer service

When you apply for a Nationwide mortgage, we aim to make the whole process as easy as possible. Our Mortgage Application Tracking Service will keep you updated, by email or text messages, at every stage of the application process. First time buyers can also pick up our guide to buying your first home or access it online.

- If you'd like to discuss your mortgage options face-to-face, simply ask for a mortgage interview with one of our mortgage consultants in any branch.
- Alternatively you can apply for your mortgage over the phone by calling **0800 30 20 10**.
- If you'd prefer you can apply online through **[nationwide.co.uk](https://www.nationwide.co.uk)**.
- Also available through our website, **[nationwide.co.uk](https://www.nationwide.co.uk)** you'll find a range of tools and calculators to give you a guideline on how much you can borrow, details of the products, rates and mortgages we offer, as well as details of other protections for your mortgage, home and self.

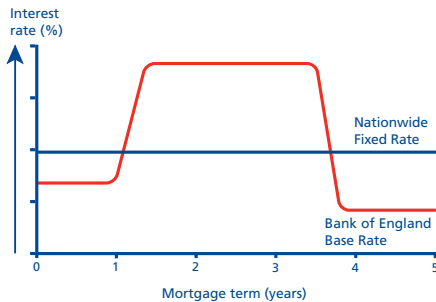
Our mortgages

To keep things simple, we have two types of mortgage for you to choose from: **fixed** and **variable**.

Please note that all graphs are for illustrative purposes only.

Fixed Rate Mortgages

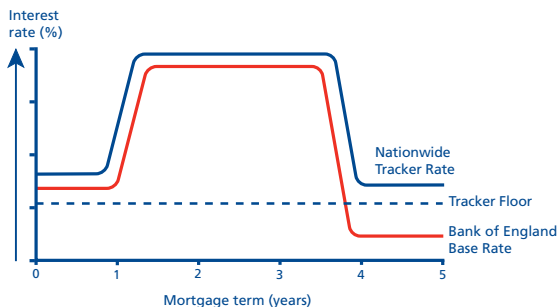
- With a fixed rate mortgage you'll know exactly how much you will need to pay each month, throughout your fixed rate period.
- Fixed rates are available over a range of deal periods.
- At the end of your fixed period your mortgage will revert to our fully flexible mortgage, the Standard Mortgage Rate (SMR).



Variable Rate Mortgages

Our Tracker Mortgages

- The rate of interest you pay is a set percentage above or below the Bank of England Base Rate. This means that the rate you pay will track movements in the Base Rate.
- Our tracker mortgages have a floor. This is a lower limit below which your rate will not fall. Further details about our tracker floor can be found at nationwide.co.uk. Please note that the graph below is for illustrative purposes only and does not represent the actual tracker floor.
- At the end of your tracker period your mortgage will revert to our fully flexible mortgage, the standard mortgage rate (SMR).



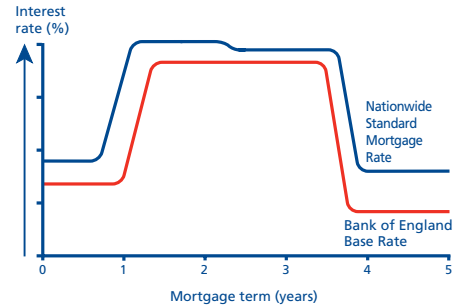
Some products have early repayment charges that apply for some or all of your fixed or tracker deal period.

- You can take a combination of our mortgages, for example part fixed and part variable, just ask for details.

Our Standard Mortgage Rate (SMR)

Our SMR is currently only available to existing customers reaching the end of their deal period.

- The freedom to increase your monthly payments as your income increases.
- No product fee or Early Repayment Charge.
- No cap or upper limit.
- As illustrated in the graph below, the margin between our SMR and the Bank of England Base Rate can vary.



Please note that any mortgage products reserved on or before the 29 April 2009 will revert to the Base Mortgage Rate (BMR). If you choose to switch to a new Nationwide mortgage product, the new product will revert on to our Standard Mortgage Rate (SMR).

Both are variable rates which we may vary in accordance with our mortgage terms and conditions. However, the BMR is guaranteed to be no more than 2% above the Bank of England base rate, whilst the SMR has no upper limit or cap. If you choose to switch to a new product it is not possible to switch back to the BMR at a later date. For details please go online at nationwide.co.uk, pop into your **local branch** or call **0800 30 20 10**.

Important information

Our mortgage products and rates can change or be withdrawn at any time. To ensure you get a particular rate we must accept your application, you must pay an upfront, non-refundable booking fee and also any product fee (if applicable) for the product.

If you want you can add your product fee to your mortgage.

- **When deciding what term you would like to take your mortgage over, you should remember that the longer the term the greater the total amount you will have to pay back.**
- **If you want to extend your mortgage into your retirement then please ensure you can continue to afford your mortgage payments. If you become uncertain then please contact us as soon as possible.**
- **If you are a new customer who wants to borrow more than 75% of the value of your property then the entire loan must be on a repayment basis.**
- **If you are an existing customer looking to increase your borrowing to more than 75% of the value of your property then the additional borrowing must be on a repayment basis.**
- **You should consider all your borrowing options carefully and seek independent advice when necessary.**

For full details of products currently available, please go online at nationwide.co.uk, pop into your local branch or call us on 0800 30 20 10.

All our mortgages come with these special features

The ability to make overpayments

By paying off more than your required monthly payment you can benefit in a number of ways.

- You could pay your mortgage off earlier.
- We deduct any money you overpay from your balance the next working day so that you save interest straightaway.
- You can use the money that you overpaid to reduce your monthly payments in the future (conditions apply).

Our fixed and tracker rate mortgages let you overpay by as much as £500 a month during your deal period, but if you overpay by more than this an Early Repayment Charge will be made on the entire overpayment amount. Our BMR/SMR, which is currently only available to existing customers reaching the end of their deal period, allows unlimited payments so that you can overpay by as much as you like, when you like.

Portability

When you move home you may take your product with you, subject to the lending criteria we have at the time.

No extended tie-ins

Most mortgages have charges if you repay early during your deal period, but with Nationwide you won't be tied into any extended Early Repayment Charges.

No standard legal and standard valuation fees to pay when you remortgage to us from another lender

If you're moving your mortgage without moving home, there is no standard valuation fee to pay and we will pay the standard legal fees in connection with a straightforward mortgage. However, you should be aware that you will be required to pay all the charges or fees relating to any non-standard work that the conveyancer has to carry out. We also won't pay any fees you may be charged by your existing lender.

Former Portman Building Society mortgage customers whose mortgage product was taken out before 28 August 2007 or whose mortgage is now on or linked to the Nationwide Base Mortgage Rate should refer to their mortgage conditions for details of the flexible options and product features that apply to their mortgage. The product features listed in the brochure refer to new Nationwide mortgages.

Our homebuyer legal service

No move, no legal fees

If you are a homebuyer, or seller, you'll find you have plenty to sort out, but finding the right conveyancer to handle your purchase and sale needn't be a hassle. Our homebuyer legal service comprises a network of carefully chosen conveyancers from a selected range of independent firms. They're all highly experienced and they all work for a fixed cost.

The fixed fee you pay will cover your conveyancer obtaining, considering and reporting to you on all the normal, relevant home buying legal paperwork (including your mortgage).

This work ensures that the sellers have the legal right to sell you the property and that your new home has the rights that you expect and isn't subject to restrictions that you'd find unacceptable, such as a public footpath through the garden.

If the worst happens and the sale or purchase does not complete, you will have to pay any costs that your conveyancer has already incurred, for example local authority search fees. BUT you will not be charged your agreed fixed legal fees.

Find out more

This service is available through your Mortgage Consultant in branch or over the phone. If you're interested please ask them and they will be more than happy to arrange it for you. It really is the easy way to get a reliable conveyancer.

Repayment or interest only?

All of our mortgages are available as:

- Repayment mortgages,
- Interest-only mortgages,
- Part and part mortgage deals.

A repayment (capital and interest) mortgage

With a repayment (capital and interest) mortgage you repay both the interest and a small percentage of the borrowed capital each month.

That means that your mortgage will be paid off in full (if you continue to meet your payments) at the end of the mortgage term.

An interest only mortgage

With interest only mortgages, your monthly payments only cover the interest on the amount you owe (so you're not reducing the outstanding sum each month). The idea is to put the money that you would have spent repaying your mortgage into a repayment vehicle like an endowment policy or ISA.

If you are a new customer who wants to borrow more than 75% of the value of your property then the entire loan must be on a repayment basis.

Part and part mortgage deals

Part and part mortgage deals allow you to combine elements of both repayment and interest only mortgage deals.

If you're happy to accept the risk with an interest only, or part and part deal, we can only offer you a mortgage with these methods of repayment if:

- you have a suitable repayment vehicle, such as an ISA or endowment policy in place
- you do not want to borrow more than 75% of the value of your property
- you are prepared to sell your house at the end of the mortgage term to repay the debt (you will need to have at least £150,000 equity in your existing property and we will only lend you 66% of the property value)
- you intend to sell a second property to repay the loan (the equity in the second property must be at least 120% of the new mortgage amount it is intended to cover).

Please note that in none of these circumstances is there a guarantee that the mortgage will be repaid at the end of the term. If there are insufficient funds from these interest only repayment methods you will have to find an alternative means of repaying the shortfall.

If you choose an interest only mortgage and you don't make regular payments into your investment plan or increase those payments when you're asked to, you won't have enough money to repay your mortgage at the end of the mortgage term.

Increasing your Nationwide mortgage

If you're looking to increase your Nationwide mortgage, we have a choice of options designed to suit your needs.

Additional mortgage borrowing can be used for improving your home and a range of other things (subject to conditions). The only thing we don't allow is additional borrowing for business purposes.

To apply for additional borrowing you will need to have had your main mortgage with us for a minimum of 6 months.

Additional borrowing

The table below gives details of our further advance

Loan	Mortgage options	How much can I borrow?	How will I receive the funds?
Further advance	Fixed rate mortgages, tracker mortgages	Up to 85% of the value of your home* (minimum loan of £5,000)	One lump sum

*Conditions apply. If you are an existing customer looking to increase your borrowing to more than 75% of the value of your property then the additional borrowing must be on a repayment basis. Different rates and conditions apply to borrowing below £25,000. Loans below £10,000 can only be used for home improvement purposes.

Are there any issues with borrowing more on my mortgage to pay for things like a new car or holiday?

You must think very carefully about this and need to bear in mind that while adding the expense of those items to your mortgage may help to make them more affordable, the longer the term, the greater the total amount you will have to pay back. Additionally, you can only use further borrowing of less than £10,000 for home improvement purposes.

Increasing your borrowing or adding existing debt to your mortgage?

There are three important things to consider first.

- By adding a loan or credit card balance to your mortgage, you're securing the debt against your home. Should you be unable to maintain your mortgage payments your home may be at risk.
- Adding existing debts to your mortgage over a longer period of time will increase the total amount that you'll pay on your mortgage.
- If you're having payment difficulties on your existing debt, it may be better for you to negotiate an arrangement with your current credit provider to repay them rather than add debts to your mortgage.

What are the charges?

Upfront charges

Booking fee

A non-refundable upfront booking fee will be payable upon reservation of any product to reserve the rate you have chosen, this fee cannot be added to the loan and does not apply to existing customers switching to a new deal or taking further borrowing.

Product fee

A product fee may be payable depending on the product selected. Some of our products are available with or without a product fee. If you choose a no product fee option you will pay a higher rate of interest over the deal period compared to a product fee option. See our mortgage rates for details of the product fee options. If you choose the option with a product fee you can pay this when you apply or you can add it to your loan. If you add this fee to your loan you will be charged interest on it during the term of the loan.

Telegraphic transfer fee

If you need us to send money by telegraphic transfer when your mortgage completes, we currently charge a fee. See our mortgage rates for details.

Valuation fee – Home movers only

If you're buying a home, we charge a fee to cover the cost of the valuation that we need to carry out on your property. You will get a copy of the Valuation report but please be aware that it will not specify any work required to the property. On some mortgages we will pay for this fee.

If you would like a more detailed report then we recommend the Homebuyer report (Home movers only).

Homebuyer report – Home movers only

This survey goes into more detail than the Valuation report and will highlight most of any work required to the property. The costs begin at around £500, but the price you pay will depend on your requirements.

Full building survey – Home movers only

This survey goes to much greater lengths to assess the condition of the property. It should tell you about any defects and advise you about the possible implications. We recommend this survey if you are buying an older or specialist property. The costs begin around £500, but the price you pay will depend on your requirements.

Legal costs

On some products, you will have to pay legal costs, which will be detailed separately on the invoice from your solicitor. However, on selected mortgages, we will pay the standard legal fees associated with the house purchase.

Other possible charges

Tariff of Mortgage charges

A full list of our post completion administration charges including arrears fees will be sent to you with your mortgage offer. This is also available from your local branch and online at nationwide.co.uk, by searching Tariff of charges.

Redemption charge

If you repay your mortgage before the end of its term, you will pay an administration fee unless you are taking a new Nationwide mortgage at the same time.

Early Repayment Charges

If you switch from a Nationwide tracker product to one of our Switch & Fix fixed rate products you won't need to pay an Early Repayment Charge.

With our other tracker and fixed rate mortgages you will incur an Early Repayment Charge if you repay your mortgage in full or overpay by more than £500 in any one month within the initial fixed or tracker term.

Details of these charges are available with our mortgage rates.

Arrears fees

In the unfortunate situation that you miss a payment, fall into arrears or we need to take possession of your property, you will be liable for the costs involved, including any legal and estate agent fees, and these will be added to your mortgage account.

If you're having financial problems

If you run into difficulties with your mortgage repayments, it is important to contact us straight away so that we can help to resolve any financial problems that you might be facing. The sooner we understand your situation, the sooner we can help.

Buy to Let mortgages through The Mortgage Works

Introducing The Mortgage Works

For some people, buying a property to let has become a popular form of investment. The Mortgage Works (TMW) is proud to be part of Nationwide Building Society offering a range of buy to let, let to buy and light refurbishment mortgages. Their team of knowledgeable consultants could help you by offering an attractive range of Buy to Let mortgages along with the excellent level of service that you have come to expect from Nationwide.

An individual approach

TMW have been specialising in Buy to Let lending for a number of years. As a result, they have built up an impressive knowledge of the market, so you can be sure of the support of one of the most experienced lenders available.

With a TMW Buy to Let mortgage, the amount that you are able to borrow is based on the rental income that the property will generate once let, not your personal income. Using common sense, TMW's consultants are able to manage your mortgage requirements in a professional and timely manner.

Why choose The Mortgage Works?

- A choice of competitive mortgages that have featured in 'Best Buy' tables
- Fully portable
- Single or multiple property landlords welcomed
- Buy to Let lending based on rental income
- Proud to be part of Nationwide Building Society.

Call and speak to a consultant on 0845 45 45 900 or visit tmwdirect.co.uk

Opening hours:

Monday to Friday 9am - 8pm and Saturday 9am - 12.30pm.

Protecting your mortgage and your home

Life and Critical Illness cover (mortgage protection)

- Pays a cash lump sum if you die or are diagnosed with a specified Critical Illness during the plan
- Critical Illness policies automatically include life cover and Critical Illness cover for your children
- Cover can start from just £6 per month (actual premiums depend on individual circumstances)
- Life and Critical Illness cover is provided by Legal & General and is 5 Star Defaqto rated
- If you are buying a new home, it automatically includes Smoothmove – a 24 hour rescue service giving you additional protection and support on moving day
- Cover provided is subject to acceptance

Home Insurance

- Exclusive discounts for Nationwide customers
- Unlimited buildings cover for your home
- Accidental damage cover for entertainment equipment
- Cover for student belongings away from home
- 5 Star rated by Defaqto, an independent financial research company who specialise in analysing and rating financial products (Defaqto ratings reflect the quality and level of cover and are rated 1 to 5)
- Pay monthly by Direct Debit at no extra cost
(0% APR Representative. Subject to status. Over 18 years only.)
- Call **0800 30 20 10** or go to **nationwide.co.uk**

Buy to Let Insurance

- Loss of rental cover (limits apply)
- Up to £100,000 legal expenses cover for any one claim
- Discounts for low claims and multiple premises
- Call **0800 202 8394** or go to **nationwide.co.uk**

Short Term Income Protection

- Optional Lifestyle Protector could provide you with a monthly benefit should you be unable to work due to accident, sickness or unemployment
- One policy could cover all of your monthly outgoings, including your mortgage
- Cover and monthly benefits can be tailored to your needs
- Eligibility criteria, wait period, exclusions and limitations apply
- Call **0800 99 44 99** or visit your local branch

Typical premium (including Insurance Premium Tax) for £100 of monthly benefit:



Lifestyle Protector		
Age	Monthly premium	Key features
25	£3.33	Up to 12 monthly benefit payments.
35	£3.76	Backache and stress conditions covered.
45	£4.91	Life benefit of up to £30,000 as standard

The example in the table above is based upon a customer with accident, sickness and unemployment cover who has £700 of monthly benefit (the actual monthly premium therefore would be 7 x the monthly premium quoted above), paid for up to 12 months with a 30 day wait period for a non-smoker who has successfully applied for a new Nationwide credit agreement.

The premium depends on factors like your age, occupation and the benefits you need. Eligibility criteria, wait periods, exclusions and limitations apply.

There are other providers of Short Term Income Protection and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at **www.moneyadvice.service.org.uk**

Your next move

You can apply for our mortgages:

- In person – book a mortgage interview at your local branch
- Online – at nationwide.co.uk
- Over the phone – call 0800 30 20 10

At Nationwide we offer two types of mortgage interview and the type you have is usually up to you:

Interview with advice

This is where we will recommend the most suitable mortgage and protection products for your individual needs and circumstances. This advice is only available through your local Mortgage Expert in branch.

Interview for information only

If you know what product you're looking for and want to make up your own mind about which mortgage is right for you, we'll just provide you with the information you need.

Sometimes we can't offer advice

If you want to borrow for business or personal purposes, or if you are looking to add existing debts to your new mortgage, then we may not be able to offer you advice.

It depends on how much extra you want to borrow and whether you consider this extra borrowing to be a main reason for applying for the mortgage.

We cannot offer you advice if the additional amount you want to borrow for all those purposes is:

- more than 10% of the total amount you're looking to borrow, or
- more than £15,000, or
- your main reason for applying for a mortgage.

If you want your loan term to extend into your retirement, or are thinking of retiring before the end of your mortgage term we will also not be able to offer you advice. In these circumstances you need to ensure you can continue to afford your mortgage payments throughout the whole term of the mortgage. If you are uncertain please contact us as soon as possible.

However, in both these circumstances we will be able to provide you with enough information for you to make a decision regarding your mortgage requirements.

Customer Identification

Why do I need to prove my identity?

Whether you're a new or existing customer, we must verify your identity when you open a new account with us. This is so that we can meet UK money laundering regulations to help stop criminals from using financial products or services for their own benefit. We will only ask for enough information to allow us to open your account.

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. If we do ask, please provide original items as we are not able to accept statements or bills printed from the internet.

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 provide evidence of your identity when making this application.

UK and European Economic Area Nationals

Please take one document from the UK Photo ID List to a branch only (please do not post in);

UK Photo ID

Evidence we need to see

Valid full UK Passport

Valid full UK Photocard Driving Licence

Or we can accept one document from the Proof of Name list and one document from the Proof of Current Address list if you're applying in a branch or returning your documents to us by post.

Proof of name		
Evidence we need to see	Applying in a branch	Applying by post
Valid full UK driving licence (old style paper)	Yes	No
Valid full EEA passport or EU member state ID card	Yes	No
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
UK-based bank or building society statement (which must be less than three months old)	No	Yes
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'll return any documents you send to us within seven days. If we cannot check your identity, we will not be able to continue with your application.

Non European Economic Area Nationals

If you don't come from the European Economic Area, we may ask you to provide your passport and proof of current address for ID purposes.

Further help

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

Thank you for helping to stop financial crime.

(V1.8)

Budget planner

Use our budget planner to help you work out how much you may be able to afford to pay on your new mortgage.

Your monthly income	
Your take-home pay (after tax)	£
Your partner's take-home pay (after tax)	£
Other regular income	£
Total	£
Your monthly outgoings	
Present mortgage/rent	£
Service charges	£
Second mortgage repayments (if applicable)	£
Hire purchase/other loan repayments (total)	£
Credit card repayments (total)	£
Charge card/store card repayments (total)	£
Council tax repayments	£
Pension contributions	£
Investment plan/life assurance premiums	£
Food/clothing	£
Gas/electricity/water/telephone/mobile/TV	£
House buildings/contents insurance	£
Other insurance	£
Petrol/car maintenance/servicing	£
Other travel expenses	£
Car insurance/road tax	£
Subscriptions	£
Savings	£
Entertaining/socialising	£
TV licence	£
Holidays	£
Other regular outgoings	£
Total	£

Your appointment details

We're delighted to confirm your appointment with:

On:

Time: am/pm

At:

Contact phone no:

Please bring	Tick
Proof of name and address – if required see page 17-18	
Proof of income	
If you have opted for an interest-only or part interest-only mortgage, we'll also need details of how you intend to pay off the capital element of your mortgage (for example an ISA or endowment policy)	
If you're planning home improvements, copies of any planning permission or building regulations approval documents	

Please allow minutes for the interview

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.

THE MORTGAGE WORKS (UK) PLC IS A WHOLLY OWNED SUBSIDIARY OF NATIONWIDE BUILDING SOCIETY AND IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY UNDER REGISTRATION NUMBER 189623.

MOST BUY-TO-LET MORTGAGES ARE NOT REGULATED BY THE FINANCIAL SERVICES AUTHORITY. REGISTERED OFFICE: NATIONWIDE HOUSE, PIPERS WAY, SWINDON, SN38 1NW. REGISTERED IN ENGLAND. COMPANY REGISTRATION NUMBER 2222856.

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 home insurance is underwritten by U K Insurance Limited. U K Insurance Limited is authorised and regulated by the Financial Services Authority.

Nationwide Building Society acts as an Introducer to Liverpool Victoria Insurance Company Limited for Buy to Let insurance.

Life Cover is provided by Legal & General Assurance Society Limited.

Nationwide Lifestyle Protector is underwritten by Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

All of these companies are authorised and regulated by the Financial Services Authority.

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 where possible, on paper from well managed sources.

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