

FlexPlus Current Account

Worldwide Family Mobile Phone
Insurance Policy



On your side

Welcome to your FlexPlus policy document for Worldwide Family Mobile Phone Insurance

Within this document you will find key information to help you understand everything that you need to know about your Worldwide Family Mobile Phone Insurance Policy. Don't forget you can find copies of all your account documentation at nationwide.co.uk/downloads

Please use the content guide below to help you easily locate the section you need to find.

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1. Important information

Section A: Introduction

This policy is automatically provided as a benefit of you being a Nationwide FlexPlus current account holder.

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference. If you have existing policies that give the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

Section B: Status disclosure

This policy has been arranged for Nationwide Building Society by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single provider London General Insurance Company Limited (Financial Services Register No. 202689).

London General Insurance Company Limited is registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, Egham, Surrey, TW20 9JZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lifestyle Services Group Limited is registered in England, No.5114385. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN. Authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activity only.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.

You can confirm our registration on the FCA's website www.fca.org.uk or by contacting the FCA on **0800 111 6768**.

Section C: Important contact details

| | |
|---|--|
| <p>Claims: If you need to make a claim please also read section 4</p> | <p>Visit www.nationwide.lifestyleservicesgroup.co.uk or call us on 0800 11 88 55 International number: +44 1793 541 200 Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p> |
| <p>Register: Registration will not affect your ability to claim. However, it could improve the customer experience if you register your mobile phone details up front. To register, you will need the following details:</p> <ul style="list-style-type: none">• The mobile phone number used with the handset you wish to register• The make, model and IMEI numbers (IMEI number can be obtained by keying *#06# on the mobile phone) of the mobile phone• Your Nationwide FlexPlus Current Account number and sort code | <p>Visit www.nationwide.lifestyleservicesgroup.co.uk or call us on 0800 11 88 55 Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p> |
| <p>Questions: If you have any queries about your policy</p> | <p>Call us on 0800 11 88 55 Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p> |
| <p>Administrator and Insurer: Address details</p> | <p>Lifestyle Services Group Limited. Registered in England No.5114385. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN</p> <p>London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ</p> |

2. Definitions

Whenever the following words or phrases are used throughout the policy documents, they shall have the meaning as the one stated below.

| | |
|--|--|
| Accessories | A case, headphones, Bluetooth headsets and similar. |
| Administrator | Lifestyle Services Group Limited. |
| Breakdown | The actual breaking or burning out of any part of the phone causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed. |
| Excess | The amount payable by you for each successful claim. |
| Family member | You, your partner/spouse and all children (including legally adopted, foster and step children) of the account holder who have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership. We will cover dependent children who do not reside permanently (or for the majority of the time) with the account holder, providing the child(ren) reside permanently with the other parent for the remainder of the time. |
| IMEI Number: International Mobile Equipment Identity Number | The unique serial or identification number that we will use to identify the phone. |
| Incident | Any event that may lead to a claim being made for repair or replacement of a mobile phone. |
| Insurer | London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, Egham , Surrey TW20 9JZ. |

| | |
|---|--|
| Mobile phone/Phone | The handset and SIM card specifically identified by the IMEI number and mobile phone number. The mobile phone must be a hand-held electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. A tablet device is not a mobile phone. The handset must be your property or responsibility. |
| Period of insurance | Cover will commence automatically when you take out your Nationwide FlexPlus Current Account and subsequently for the period in which you pay a monthly fee to Nationwide Building Society until you or Nationwide cancel your policy. |
| Proof of ownership | Documentation which details the phone and/or accessories which you, or your family member, are responsible for. The mobile phone proof of ownership must show the IMEI number, make and model. This could include sales documentation or a mobile phone statement. |
| Services | The work we undertake for you in arranging the insurance and acting as an intermediary between you and the insurer. |
| SIM card: Subscriber Identity Module Card | The card carrying your subscriber identity, the use of which, in conjunction with the phone, enables services to be charged to your, or the owner's, account. |
| Unauthorised network charges | Calls, messages and downloads made from the phone after being lost or stolen and whilst not barred by the airtime provider. |
| We/Us/Our | Lifestyle Services Group Limited. |
| You/Your | The Nationwide FlexPlus current account holder(s). |

3. What is / isn't covered

Section A: What you ARE covered for:

This policy covers mobile phones owned or the responsibility of Family members up to a value of £1,000 (including VAT) per claim.

| What you ARE covered for | Benefits you receive |
|--|---|
| <p>Your mobile phone is covered worldwide against:</p> <ul style="list-style-type: none">• Loss• Theft• Damage• Breakdown (including faults) | <p>This policy covers mobile phones owned or the responsibility of Family members.</p> <p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none">(1) repair the mobile phone (where possible) or(2) replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p>Replacements</p> <ol style="list-style-type: none">(1) Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device(2) We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones(3) Where we send you a replacement or repaired item, this will only be sent to a UK address <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p> |

| What you ARE covered for | Benefits you receive |
|--|---|
| <p>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These unauthorised network charges are covered up to a value of £2,000 (including VAT) if you have an airtime contract and £250 (including VAT) if you have Pay As You Go</p> | <p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <p>The moment the loss or theft occurred until 24 hours after you discovered it missing</p> <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:</p> <p>£2,000 (including VAT) for contract handsets £250 (including VAT) for Pay As You Go handsets</p> |
| <p>If any accessories for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT). That's a case, headphones, Bluetooth headsets and similar</p> | <p>If your accessories are lost stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification.</p> <p>If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.</p> |

Section B: What you are NOT covered for:

This policy does not cover mobile phones over a value of £1,000 (including VAT).

| What you are NOT covered for | Description |
|---|--|
| Excess | <p>You need to pay a contribution every time you make a successful claim, this is the excess and the amount will be:</p> <ul style="list-style-type: none">• Apple handsets – £50 for damage and breakdown claims or £100 for loss and theft claims• Non-Apple handsets – £25 for damage and breakdown claims or £50 for loss and theft claims <p>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</p> |
| Loss, theft, damage or breakdown as a result of not taking care of your mobile phone | <p>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none">• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?• If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place.• Making reasonable enquiries to find your phone if you think you have lost it. <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim.</p> |

| What you are NOT covered for | Description |
|-------------------------------|--|
| | <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>For example if you knowingly do any of the below we may decline your claim for not taking care of your mobile phone -</p> <ul style="list-style-type: none"> - in a cafe or pub you leave your mobile phone on the table when you go to pick up your drink instead of taking it with you - leaving your mobile phone on display in your car - leaving your mobile phone somewhere you can't see it but others can - leaving your mobile phone in the care of someone you don't know well - if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker - intentionally damaging your phone <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p> |
| <p>Cosmetic damage</p> | <p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p> |

| | |
|--|---|
| <p>Contents of your mobile phone</p> | <p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.</p> |
| <p>More than 2 accepted claims in any 12 months</p> | <p>We insure your mobile phone for up to 2 accepted claims in any 12 month period. If you make 2 accepted claims in any 12 month period your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim.</p> <p>For example if you make a claim on 1st January and another on 1st May you will not be able to make any further claims against this policy for incidents that happen prior to 1st January of the following year.</p> |
| <p>Other losses</p> | <p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</p> <p>We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p> |
| <p>Any device that is not a mobile phone</p> | <p>This policy is only for mobile phones. This means we only cover devices that are designed to make mobile phone calls.</p> <p>This policy isn't for tablet computers.</p> |
| <p>Modifications</p> | <p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p> |

4. How to make a claim

Section A: Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

| Actions | Description |
|---|--|
| Tell your airtime provider if your mobile phone is lost or stolen as soon as you can | <p>As detailed in section 3A 'What you ARE covered for', we only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phone's balance prior to the theft or loss.</p> |
| If your mobile phone is lost or stolen report it to the Police | <p>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for loss and theft.</p> <p>If you have any difficulty reporting your incident to the Police please contact us and we can help guide you.</p> |
| Report your claim to us as soon as you can but within 30 days | <p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 30 days of discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p> |

| Actions | Description |
|--|--|
| <p>Report any loss or theft to the place you believe it has been lost in or stolen from</p> | <p>We expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</p> <p>Often mobile phones are found and handed in to the place they were found at. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and the actions you have taken to try to recover it.</p> |
| <p>Proof of ownership</p> | <p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p> |

Section B: How to make a claim

| Action | Description |
|--------------------|---|
| Step One: | Please make sure you have read section 4A 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' as this tells you what we may need from you in order to settle your claim. |
| Step Two: | You should tell us about your claim as soon as you can, and within 30 days of discovering the incident. You can do this by contacting us at www.nationwide.lifestyleservicesgroup.co.uk or by calling 0800 11 88 55 . |
| Step Three: | We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. |
| Step Four: | You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express or Diners cards). |
| Step Five: | We will either repair your mobile or send you a replacement. |

Section C: What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.

5. General terms and conditions

Section A: Duration of this Policy

Your policy will remain in place until you/Nationwide close your Nationwide FlexPlus Current Account

Section B: Price of your insurance

This insurance is provided as a benefit of your Nationwide FlexPlus Current Account and the cost is included in the monthly fee you pay for this account.

Section C: Cancelling your insurance

You have the right to cancel your insurance cover at any time. No refund will be due upon cancellation.

- This can be done by closing your Nationwide FlexPlus current account, at which point the benefits and services of our cover will no longer be available. Please call Nationwide on **0800 11 88 55** for information on how you can close your Nationwide FlexPlus current account.
- If you cancel any of the benefits or services of your Nationwide FlexPlus current account, the account must be closed or switched to another current account that you are eligible to open.

Nationwide, or we, may withdraw a benefit or service immediately in the following circumstances:

- (a) you fail to comply with the terms & conditions of this policy. Depending on the circumstance, we may cancel your benefit or service and notify Nationwide, which will result in your Nationwide FlexPlus current account being closed;
- (b) if required to do so to comply with any law or guidance or regulatory requirement;
- (c) if we cease to provide the benefit or service to Nationwide FlexPlus current account holders;
- (d) if fraudulent activity is reasonably suspected on the account
- (e) you fail to pay the monthly Nationwide FlexPlus current account fee or your permanent residential address is no longer in the United Kingdom.

Nationwide may withdraw benefits or services, or features, for any other valid reason such as to reflect other legitimate cost increases or reductions associated with providing the cover upon at least two months written notice to you.

Nationwide or we may withdraw the benefits or amend the terms of this policy by Nationwide giving you 30 days advance notice in writing.

Section D: Making a complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0800 11 88 55**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email LSG.Customerrelations@lifestylegroup.co.uk or write to:

Customer Services,
Lifestyle Services Group Limited,
PO Box 98,
Blyth
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567 / 0300 123 9123**, Email: **complaint.info@financial-ombudsman.org.uk**

Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

If you purchased your account online, you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at <http://ec.europa.eu/consumers/odr/>

Section E: Compensation scheme

Lifestyle Services Group Limited and London General Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities. You are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS

Web: **fscs.org.uk**

Telephone: **0800 678 1100** or **0207 741 4100**

Section F: Fraud

We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned in order to cover the administration costs incurred as a result of the fraudulent activity
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy
- Pass the details onto Nationwide and / or our distribution partner providing this service as part of a wider offering
- Put the details of the fraudulent claim onto a register of claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when –
 - Checking details on applications for credit and credit related accounts or facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

Please contact us at **0800 11 88 55** if you want to receive details of the relevant fraud prevention agencies.

Section G: Which law applies?

English law applies to this policy. It's written in English and all communication with you will be in English.

Section H: Communications

All communications will be in English. You can get this and other documents from Nationwide in Braille, large print or audio format. Please call Nationwide on **0800 11 88 55** or write to: Nationwide, PO Box 98, Blyth NE24 9DL. Calls may be recorded for training and monitoring purposes.

Section I: Communicating Change

We/Nationwide may make changes to these terms. We/Nationwide will only do this for objectively justifiable business, legal or operational reasons;

- changes in the law or decisions
- decisions of the Financial Ombudsman Service
- to meet regulatory requirements
- industry guidance or codes of practice
- to proportionately reflect other legitimate cost increases or reductions associated with providing the cover
- where we choose to change the level of cover.

If the change is to your benefit, We/Nationwide may make it immediately and then Nationwide will inform you. If the change is to your disadvantage, Nationwide will tell you about it personally not less than 30 days in advance.

Nationwide will notify you of the change in one or more of the following ways:

- (a) by writing to you (at your last known address);
- (b) by display in our branches;
- (c) by display on our website;
- (d) by secure message or notice within the Internet Bank;
- (e) any other way that is reasonable and appropriate at the time.

You need to ensure that your computer is set up correctly and has the right hardware, operating system and browser for email and the Internet Bank.

Section J: How we handle your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this insurance policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the mobile phone will be shared with Nationwide and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax, or e-mail. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

The details of mobile phones reported lost or stolen will be submitted, where applicable, to the IMEI Database to prevent further use. We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up-to-date. If you wish to do this, please contact the Customer Helpline on **0800 11 88 55**. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

Section K: Use of your information by Nationwide

Any information about you and your policy may be shared within Nationwide to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. Nationwide will use the email address you have provided to contact you about your application and servicing your account; this may include sending you important legal documentation. Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify Nationwide of changes to your personal details, it is Nationwide's normal practice to update all of your accounts unless you ask Nationwide not to. If you have an account or policy with another organisation introduced or provided to you by Nationwide, you will need to contact them to update your details.

Nationwide may inform you of special offers, products and services, either by letter, telephone or e-mail. If you are a new Nationwide Building Society customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY. If you are an existing Nationwide Building Society customer your current marketing preferences will continue unless you tell Nationwide otherwise. If you have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, your request to them will not change. 'Nationwide' means Nationwide Building Society, its subsidiaries and trading divisions.

Nationwide may make searches about you at credit reference agencies who will supply Nationwide with information, including information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search whether or not your application proceeds. The searches will not be seen or used by lenders to assess your ability to obtain credit. Nationwide may use scoring methods to assess your application and to verify your identity. Credit searches and other information which is provided to Nationwide and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by Nationwide and other companies if you apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, Nationwide may ask you to provide physical forms of identification.

Any information about you and your account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying your identity. Nationwide may also search the records of fraud prevention agencies who will supply Nationwide with information. Nationwide may pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If you give Nationwide false or inaccurate information and Nationwide identify fraud, Nationwide will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

Insurers and their agents share information to prevent dishonest claims and to decide whether to accept a proposal for insurance and if so on what terms. This is done through the Claims and Underwriting exchange register operated by Insurance Database Services Limited. A list of participants in this register is available on request. When you make a claim, the information given on the proposal and relating to the claim you are making, will be put on the register and made available to the participants.

To prevent fraud and confirm the information you provide Nationwide may exchange information with other insurers.

You may transfer my information to a country that is outside the European Economic Area for the purposes of managing and administering my account and you will ensure that the security of my data is maintained.

You have the right of access to your personal records held by Nationwide and the credit and fraud agencies. Nationwide charges a fee for this service. You can ask for a copy of the leaflet 'How Nationwide uses your personal information' which will tell you how to apply for your records and explains in more detail how your information will be used by Nationwide, the fraud prevention agencies and any permitted third parties. Nationwide may make changes from time to time to this leaflet and you can obtain a copy of the most recent version at any time from a branch or online at nationwide.co.uk

Section L: Tell us when your details have changed

If you change your details, please tell us so we can keep our records up to date, this can be done quickly and easily online via www.nationwide.lifestyleservicesgroup.co.uk.

Just ask in branch

Visit nationwide.co.uk/current_account

Call 0800 11 88 55



On your side



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

Nationwide are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on **0800 11 88 55**.

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account.

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