

Important information

Nationwide Credit Card
Agreement



Nationwide

Building Society

Nationwide Credit Card Agreement

Credit Card Agreement regulated by the Consumer Credit Act 1974

The below Definitions, Key Terms, Tariff of Charges and General Terms and Conditions together make up your entire Credit Card Agreement.

This agreement is between Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW (we/us) and you:

It is important that you read the whole of your agreement and pay particular attention to any wording that is underlined.

Definitions

In your **agreement** the below words have the following meanings:

“**account**” means the credit card account opened in your name.

“**agreement**” and “**credit card agreement**” means the Definitions, Key Terms, Tariff of Charges and General Terms and Conditions, which together make up your entire **credit card agreement**.

“**balance transfer**” means the transfer of an amount owed on another credit or store card that you hold with a different provider to your **account**.

“**cash advance**” means a **transaction** identified to us as a cash **transaction**, such as using your **card** or **card** details to obtain cash, foreign currency, travellers’ cheques or gift cards, or for gambling (including internet gambling and **transactions** that may not be for the purpose of gambling but are made at an establishment where gambling is carried out e.g. meals purchased in a casino). Please be aware that in some cases a **supplier** may not identify these **transactions** as cash. If this happens they will not be treated as a **cash advance** by us.

“**cash advance limit**” means the amount of your **credit limit** that you are permitted to use for **cash advances**.

“**card**” means the credit **card** we issue to you and any additional cardholder on your **account**.

“**commission-free allowance**” means the total value of non-sterling **purchases** that you can make before the non-sterling **transaction** fee will apply.

“**credit limit**” means the maximum that we will lend to you on your **account**, including the **cash advance limit**.

“**persistent debt**” means the situation where you are paying more in interest, fees and charges than you are paying off your balance and this continues for a sustained period.

“**purchase**” means a **purchase** of goods or services using the **card** or **card** details.

“**recurring transaction**” means a regular payment (other than a direct debit or standing order) collected from your **account** by a third party e.g. magazine and television subscriptions.

“**security details**” means details or security procedures we tell you about from time to time which you must follow or use to give an instruction, confirm your identity or access a device – for example a password, security code, PIN or biometric data such as a fingerprint.

“**supplier**” means a retailer, merchant or other supplier of goods and services.

“**third party provider**” means a third party payment service provider which is authorised by law or regulation to access information and/or give instructions to make payments from online payment accounts operated by other providers (such as us and other building societies, banks and credit card issuers).

“**transaction**” means any **balance transfer**, **purchase**, **cash advance** or other payment made on your **account** using your **card** or **card** details.

Key Terms

A. Credit limit

- (i) When we open your **account** we will determine your **credit limit** and we will tell you what it is. Your **credit limit** will be based on your current financial circumstances, information we receive from credit reference agencies and any other information we think is relevant. We can change your **credit limit** in accordance with section E. However, we will not increase your **credit limit** unless you want us to.
- (ii) You can tell us at any time if you wish to reduce your **credit limit** or to opt out of any future offers of **credit limit** increases. Our contact details can be found in clause 15.

PLEASE REMEMBER: A higher **credit limit** may offer greater flexibility and convenience to meet your financial needs. However, it may also increase the risk of taking on too much debt, which may be costly, and / or take a long time to pay off. You should carefully consider whether you need a higher **credit limit**.

B. Annual percentage rate and total amount payable

- (i) The annual percentage rate (APR) for your **account** is XX%.
- (ii) The total amount payable (the total amount of credit plus the total charge for credit, which is made up of all relevant charges and interest) is EXXXX.
- (iii) We are required to work out the annual percentage rate and the total amount payable using the same assumptions as other credit card issuers so you can compare the cost. The assumptions are that:
 - (a) your **credit limit** is £1,200 (this is an illustrative figure), you make a single £1,200 **purchase** immediately upon your **account** being opened and you repay £1,200 (including any interest and charges) over 1 year in 12 equal monthly instalments; and
 - (b) the interest rates shown in section C (excluding any introductory rates) and the charges shown in the Tariff of Charges apply for the whole of the 12 month period.

C. Interest rates and introductory offers

- (i) The annual interest rates that apply to your **agreement** are shown in the table below:

	Purchases	Balance Transfers (including any applicable balance transfer fee)	Cash Advance
Introductory Rate	XX.X%	XX.X%	N/A
Introductory Period	XX months	XX months	N/A
Ongoing Rate	XX.X%	XX.X%	XX.X%

All rates, except introductory rates, are variable and can be changed at any time in accordance with section E.
If you fail to make minimum payments on time, we may withdraw any introductory rate and apply the ongoing rate to your **account**.

- (ii) Introductory **balance transfers** must be made within 3 months of your **account** being opened and the introductory period begins from the date the **balance transfer** is applied to your **account**. The introductory period for **purchases** begins on the date your **account** is opened. For **balance transfers** made after 3 months from the date of your **account** being opened, a **balance transfer** fee will apply and interest will be charged on both the **balance transfer** and the **balance transfer** fee at your ongoing rate.
- (iii) We work out interest on the average daily balance during each statement period, which is then charged to your **account** on each statement date. This means we charge interest on any unpaid interest that has been added to your **account**.
- (iv) Interest will not be charged on **purchases** if you pay the total balance (excluding **balance transfers** on your introductory rate or any other promotional rate) shown on your statement by the payment due date. Interest is charged on all other **transactions** from the date they are applied to your **account** until the total statement balance is paid in full.

D. Minimum payment and statements

- (i) Where there is a balance on your **account**, each month you must pay us a minimum payment equal to either (a) any late payment fees and interest due on your statement plus 1% of the remaining statement balance, or (b) £25, whichever is higher. If the balance on your **account** is less than £25 you must pay the whole amount.
- (ii) We will provide you with a monthly statement, if there are **transactions** on your **account**. You must tell us immediately if anything on your statement is incorrect or if you do not receive it when you expect to, as you will still be required to make payments by the payment due date.

- (iii) Your statements will show the recent activity on your **account** as well as the total balance outstanding, the minimum payment and the payment due date. The payment due date will be 25 days from the date of your statement.
- (iv) You can pay us more than the minimum payment if you want to and you can at any time repay everything you owe us under your **agreement**. You should be aware that if you only ever make the minimum payment, it will take longer and cost you more to repay the total balance outstanding.
- (v) If we believe that you are in **persistent debt**, we are required to take action to help you repay the outstanding balance on your **account**. If you are in **persistent debt** for a sustained period, we may suspend your **account** and vary your minimum payment so that you repay your balance within a reasonable period set by us.
- (vi) If you do not make the minimum payment by the payment due date you will be in breach of your agreement and one or more of the following consequences may apply:
 - (a) you may pay more overall;
 - (b) you will incur a late payment fee;
 - (c) we may report your breach to credit reference agencies;
 - (d) you may find it more difficult to obtain credit in the future;
 - (e) we may cancel or suspend the use of your **card** or refuse to authorise a **transaction**;
 - (f) we may withdraw any promotional rate;
 - (g) we may use any credit balance on any other account you hold with us, solely or jointly, to reduce or repay the balance on your **account**. We will write to you before we do this and give you a reasonable opportunity to pay the outstanding balance; and/or
 - (h) legal proceedings could be taken against you which could result in any outstanding balance being secured against any property you own.
- (vii) If you have difficulties making payments you should contact us. Our contact details can be found in clause 15.

E. Changes to your agreement

- (i) We can make changes to the terms of your agreement, including changes to the minimum payment, charges or interest rates and introducing new charges:
 - (a) to respond in a reasonable manner to changes or anticipated changes:
 - (i) to law, regulations or codes of practice or to respond to a decision by a court, ombudsman or regulator;
 - (ii) in our costs, including administrative costs, costs involved in providing services or facilities or changes in the costs to us of borrowing funds;
 - (iii) in technology; or
 - (iv) to the functionality of your **account**, including the removal of any out of date functionality.
 - (b) to correct any mistakes in the way your **agreement** is drafted or to change the drafting to make your **agreement** fairer or clearer (such a change would never be to your detriment);
 - (c) to reflect our assessment of your ability to meet your financial commitments (including considering your credit history and information held about you by credit referencing agencies and how you conduct your **account** from time to time) but we will not increase the interest rate if we know you are at risk of financial difficulties; and/or
 - (d) If we believe that you are or are likely to be in **persistent debt**.
- (ii) We can also make a change for a reason not in this list as long as it is reasonable for us to rely on it and we explain the reason to you when we tell you about the change.
- (iii) As this **agreement** has no fixed end date, we may also need to change rates and charges and other terms for other reasons.
- (iv) We will tell you about any changes to the terms of your **agreement**, in writing, at least 30 days before we make the change unless we are decreasing your **credit limit** when we will aim to give you 14 days' notice unless we consider that it wouldn't be appropriate.

- (v) If we increase your interest rate, you can reject the change at any time up to 60 days from the date you receive notice of the increase. Should you do so, you will no longer be able to use your **account** and you will be required to pay off the outstanding balance in accordance with the minimum payment requirements set out in section D. Your current interest rate and the terms of your **agreement** will continue to apply until your **account** balance has been repaid in full.
- (vi) For any other changes to the terms of your **agreement**, if you are not happy with the change and decide that you no longer want to keep your **account**, you can close it as set out in clause 10. If you do not close your **account** we will take it to mean that you have accepted the changes.

F. Your right to cancel

- (i) You may cancel your **agreement** without giving a reason within 14 days beginning the day after you receive your first **card**.
- (ii) If you cancel your agreement you must pay the balance on your account and any interest within 30 days from the date of cancellation. If you do not do this, we may recover it as a debt through the courts.
- (iii) You can exercise your right to cancel orally or in writing, for further information see our contact details in clause 15.

Tariff of Charges

We can make the following charges to your **account**:

Default Fees	Late Payment fee	£12.00
Usage Fees	Cash Advance fee	XX% of the amount advanced (minimum £XX)
	Balance Transfer fee*	XX% of the amount transferred (minimum £XX)
	Non-Sterling Transaction fee	XX% of the transaction amount
*The balance transfer fee is only charged on balance transfers made after 3 months from the date of your account being opened. <u>In accordance with section E, all charges are variable and we can change or add to the charges listed above at any time. We will notify you should this happen.</u>		

If you have any questions, our contact details can be found in clause 15.

Nationwide Credit Card General Terms and Conditions

1. How and when your credit will be provided

- (a) Once your **agreement** has been signed by you and us, we will open your **account**. You will normally be able to use the **account** when we have sent you a **card** (usually around ten days after we open the **account**) but you may be able to use it earlier – for example if we allow you to make a **balance transfer**.
- (b) You, and any person you have asked us to give an additional **card** to, can borrow for the following types of **transaction**:
 - (i) To make a **purchase**.
 - (ii) To obtain **cash** or make a **cash** related payment.
 - (iii) To make a **balance transfer** by asking us to send a payment from your **account** to reduce or repay an amount you owe another lender.

2. Additional cardholders

- (a) We may agree to issue a **card** to another person as an additional cardholder.
- (b) All additional cards are governed by your agreement. You are responsible for all use of the card by the additional cardholder, including any use which you disapprove of or which is in breach of your agreement.
- (c) Additional cardholders will have access to a limited amount of **account** information to support their use of the **account**, such as the **account** balance, available balance and **credit limit**. We will not disclose any other details about your **account** to the additional cardholder without your permission in writing.
- (d) You must tell us if you want to cancel a **card** provided to an additional cardholder and securely destroy the **card**.

3. Looking after your card and security details

- (a) You (and any additional cardholder) must take all reasonable precautions to prevent your **card** and **card number** and your **security details** for the **card** or your **account**, from being used to commit fraud. These precautions include:
- (i) signing your **card** immediately when received;
 - (ii) not allowing any other person to use your **card**;
 - (iii) securely destroying the written notification of your PIN, not keeping your **card** and PIN together and not telling any other person your PIN or any of the other security information listed above. The one exception to this is you may choose to share some of your **security details** with **third party providers** so they can access your **account**. You can find more information about this in clause 7; and
 - (iv) contacting us about any suspicious matter or problem regarding the use of your **card** at a cash machine.
- (b) You must tell us immediately by using the contact details in clause 15 if your **card** is lost, stolen or could be misused. You will not be liable for any **transactions** not made by you or an additional cardholder unless the **transaction** was made by someone else with permission from you or an additional cardholder.
- (c) Once you have told us, we will take whatever steps we consider appropriate to protect your **account**. This may include cancelling your **card**. Unless you or we decide to close your **account**, we will send you a new **card** and PIN, if necessary.
- (d) You will never be liable for use of a **card** before you receive it.
- (e) You must never use a **card** that you have reported lost or stolen and if you later find a lost **card** you must destroy it securely.

4. Using your card

- (a) The following applies to you (and any additional cardholder) when using your **card**:
- (i) you can only use your **card** up until the expiry date shown on the front of your **card** or until your **card** is cancelled as a result of your **agreement** coming to an end;
 - (ii) you cannot use your **card** for illegal purposes;
 - (iii) your **account** and **card** is for personal use only and must not be used for any business purpose; and
 - (iv) we aim to make sure you can use your **card** at all times. However we will not be responsible if an event beyond our reasonable control prevents you from using your **card**. Examples of such could include the refusal or delay by any person to accept your card and/or PIN or a systems or communications failure.
- (b) Your **card** belongs to us at all times and you must return it immediately if we ask for it. Anybody acting on our behalf also has the right to keep or ask you for your **card**.

5. Transactions

- (a) The following applies to you (and any additional cardholder) when carrying out **transactions** on your **account**:
- (i) you will need to authorise **transactions**. This may include the use of PINs, card readers, card verification, signature or contactless technology;
 - (ii) your **account** will be charged with all **transactions** made using your **card** or **card details**;
 - (iii) you must only carry out **transactions** for amounts which, when added to your **account**, will not take you over your **credit limit**;
 - (iv) if you carry out a **transaction** using your **card** in a currency other than sterling, the **transaction** will be converted into sterling on the day it is processed by our card scheme provider, Visa, at their rate of exchange, which may vary daily. More details about the exchange rate that Visa will apply can be found at visa-europe.com;
 - (v) for **purchases** of goods or services costing more than £100 and less than £30,000 paid for under your **agreement**, you may have the right to sue the **supplier**, us, or both, if the goods or services received are unsatisfactory;

- (vi) if a **transaction** is refunded to your **card**, we will credit the amount of the refund to your **account** when we receive it;
 - (vii) if we change your **card** number and/or expiry date we will notify our card scheme provider. We will attempt to process **recurring transactions**, but you will need to contact the **supplier** to tell them of any change to your **card** details; and
 - (viii) you can cancel payments which are due to be made on a future date (for example, if you set up a regular payment) provided you tell us by the end of the business day before it's due to be taken. You should also contact the **supplier** to tell them you have cancelled the payment so that they do not keep trying to take the payment.
- (b) We may, acting reasonably, refuse to authorise a **transaction** if:
- (i) we have identified an unusual pattern of **transactions** with the **supplier** you are trying to pay;
 - (ii) it will take you over your **credit limit**;
 - (iii) we suspect unauthorised, fraudulent or illegal use of your **card** or **account**;
 - (iv) our security controls require you to produce additional identification, or prevent us carrying out the **transaction** before we can make the payment; and/or
 - (v) you have not made your minimum monthly payment by the payment due date..
- (c) The **supplier** will tell you if we refuse a **transaction** at point of sale and you can call us using the contact details in clause 15 to find out why. We will tell you if we refuse to make a **balance transfer**.
- (d) You can ask us to refund a **purchase** (and any interest we have charged on it) if all the following conditions are satisfied:
- (i) the payment was made to a retailer in the European Economic Area;
 - (ii) you did not specify an exact amount to be paid when you authorised the **transaction**;
 - (iii) the amount taken was more than you could have reasonably expected in the circumstances (including your previous spending patterns); and
 - (iv) you request a refund within eight weeks of the payment date. If these conditions are not satisfied, we do not have to refund you but we will tell you if we can help or suggest other steps you could take. We may ask you to provide information which is reasonably necessary to investigate whether you are entitled to the refund. You may also find it helpful to contact the person you paid.
- (e) We will not be liable where you give us incorrect account details in respect of a payment you wish to make. However, we will make reasonable efforts to help you get the money back.
- (f) You will not be liable for any **transactions** authorised by us if we didn't apply procedures we were legally required to use to check the **transaction** was properly authorised.
- (g) If you ask us to make a **balance transfer** and we send it late, you can ask us to contact the recipient lender and ask them to credit it as if it had been received on the correct date.
- (h) If we are told, for example by another bank, that money has been paid into your **account** by mistake, we can debit your **account** with an amount up to the mistaken payment amount. We do not have to ask you to agree to this, but we will let you know if it happens. We will act reasonably and try to minimise any inconvenience to you. If we are unable to return funds paid into your **account** by mistake from an account in the European Economic Area, we can disclose details about you and your **account** to the payer so the funds can be recovered.

6. Payments to your account

- (a) You must allow sufficient time for your chosen payment method to reach your **account** by the payment due date. Payments will only take effect when the funds have cleared. Details of payment methods and timings can be found on the back of your statement.
- (b) You must not intentionally make payments that place your **account** in credit.

- (c) Refunds will not count towards your minimum payment unless they reduce your balance to less than the minimum payment we have asked for. If this happens, you will only have to pay the remaining balance, if any.
- (d) We allocate payments to balances which show on your current statement in a high to low interest rate order, then, to balances in a high to low interest rate order which do not yet appear on your statement.
- (e) We will remove any funds that have been paid to your **account** in error and to which you are not entitled.
- (f) You must stay within your **credit limit** and any amount which takes you over this, as well as any arrears shown on your statement, must be repaid in full immediately.

7. Third party providers

- (a) If you are registered for Internet Banking, you can choose to use a **third party provider**:
 - (i) to make **balance transfers** from your **account** on your behalf;
 - (ii) to provide **account** information services to you
 provided, in both cases, that the **third party provider** is acting in accordance with the relevant regulatory requirements. You can check whether a provider is authorised in the information they give to you about the services they will provide.
- (b) We will treat any instruction from a **third party provider** as if it was from you. We may refuse to allow a **third party provider** to access your **account** for reasons related to unauthorised or fraudulent access to your **account** by that **third party provider**. Before we do this, we will tell you and explain our reasons for doing so, unless it is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way we consider most appropriate in the circumstances. But we won't tell you if doing so would compromise our reasonable security measures or otherwise be unlawful.
- (c) Generally we ask you not to share your Internet Banking **security details** with anyone else, but we will not treat you as breaking that **agreement** if you choose to disclose them to a **third party provider** who asks you for them so that they can access Internet Banking on your behalf.
- (d) If you give your **security details** to a third party that isn't authorised by the Financial Conduct Authority or a European Regulator, we'll have to assume it's you that's authorising us to give access to your **account**, will treat payments instructed by that third party as authorised by you and will not be responsible for any losses you suffer as a result of misuse or disclosure of information about your **account** by that third party.
- (e) If you consent to a **third party provider** having access to information concerning your **account**, we will assume that you consent to access being granted as frequently as the **third party provider** requests it.
- (f) If you ask a **third party provider** to request a payment and they don't do this, we won't be responsible for your payment not being made.
- (g) If you think a **transaction** may have been made incorrectly or is unauthorised, you must tell us as soon as possible even where you use a **third party provider**.

8. Replacement cards and PINs

We will send you a replacement **card** and PIN when it is necessary, unless you have breached your **agreement** or it has been ended by you or us. Your **agreement** will apply to any replacement **card** or PIN issued to you (including any additional cardholders).

9. Credit checks

- (a) We may make periodic searches at credit reference agencies and fraud prevention agencies as part of managing your **account** with us.
- (b) Information from these searches will inform any changes to your **credit limit** or the issuing of a replacement **card**. The searches will not be seen or used by lenders to assess your ability to obtain credit.

10. Restricting your account and ending your agreement

- (a) Your **agreement** has no fixed or minimum duration and you can close your **account** at any time by contacting us on the details in clause 15. We will cancel your **card** but the terms of your **agreement** will continue to apply until the outstanding balance has been repaid in full. You will not be charged a fee to close your **account**.

- (b) We can also close your **account** at any time and will provide you with at least 2 months' notice before we do this. An example of when we may decide to close your **account** is if you have not made any **transactions** for 12 months or more. If we close your **account**, we will cancel your **card** but the terms of your **agreement** will continue to apply until the outstanding balance has been repaid in full.
 - (c) We may also, acting reasonably, immediately bring your **agreement** to an end and at the same time require you to repay the full outstanding **account** balance if:
 - (i) we establish that any information we relied upon in allowing you to open your **account** was untrue;
 - (ii) you seriously or repeatedly breach the terms of your **agreement**, including failing to make the minimum payment by the payment due date;
 - (iii) we believe that there is an increased risk that you will not be able to continue to make payments under your **agreement**, for example, because you have been declared bankrupt, you have entered into a voluntary arrangement with other people that you owe money to and/or adverse information has been registered against you with credit referencing agencies;
 - (iv) we are required to do so because of any legal or regulatory requirements or we reasonably believe it is necessary to prevent fraud or unauthorised access;
 - (v) we are told or reasonably suspect that you have used your **account** in connection with illegal or fraudulent activity;
 - (vi) you haven't provided us with information we have reasonably requested to confirm your identity or liability for tax, or which any legal or regulatory requirement says we must hold about you; and/or
 - (vii) you display threatening or abusive behaviour towards our staff.
 - (d) If we plan to end your **agreement** for one of these reasons we will give you a reasonable opportunity to fix the problem before we do (unless the problem cannot be fixed).
 - (e) We may also restrict or suspend the use of your **account** for any of the reasons set out above. We will give you advance notice unless we are prevented from doing so by law or if it would not be practicable to do so.
 - (f) We may also restrict or suspend the use of your **account** if we believe that you are or are likely to be in **persistent debt** and will require you to repay the balance within a reasonable period set by us. Before we do this, we will send you reminders about making increased payments and what may happen.
 - (g) If your **account** is closed you must securely destroy all the **cards** we have issued on your **account**.
 - (h) If there is a credit balance on your **account** when it is closed or we receive a credit to your **account** after it is closed, we will return it to you by paying it into another account you hold with us or by sending you a cheque. If we cannot do this, the balance will be removed from your **account** and placed into a holding account. You can contact us to retrieve the balance at any time within 1 year from the date your **account** was closed. If the balance is not claimed within this time it will be donated to a charity of our choice.
- ## 11. Changing personal details
- (a) You must tell us immediately if you change your name or contact details, if any additional cardholder changes their name, or if there are any inaccuracies with the personal details recorded on your **account**.
 - (b) You must tell us immediately if your financial circumstances change. For example, if you lose your job, your income significantly reduces for any reason or if you are off work due to long term sickness.
 - (c) We may require you to notify us of any changes in writing.
- ## 12. General
- (a) We may, with 30 days' written notice beforehand, transfer our rights or obligations under your **agreement** to someone else. Your **agreement** will then apply to them in the same way as it applied to us. You cannot transfer your rights or obligations under your **agreement** to anybody else.

- (b) If any part of your **agreement** is found to be unfair or unenforceable all other parts of your **agreement** will remain valid.
- (c) Your **agreement** and the operation of your **account** will be governed by English Law and the language we will use in our communications with you will be English.
- (d) If we decide to temporarily relax the conditions of your agreement, we will not be prevented from enforcing our rights against you under your agreement in full at any time.
- (e) You can ask us for an additional copy of your **agreement** at any time by contacting us on the details in clause 15.
- (f) From time to time, we may ask you to provide us with information to help us meet our anti-money laundering, financial crime, sanctions and other legal and regulatory requirements. You must promptly provide any information requested. If you fail to provide this information when asked to, this may result in us delaying or refusing to process your payments or blocking all access to your **account**. We will not be responsible for any losses which may result.
- (g) You explicitly consent to us accessing, processing and retaining any information you provide to us for the purposes of providing payment services to you. You may withdraw this consent by closing your **account**. If you do this, we will stop using your information for this purpose, but may continue to process information about you for other purposes where we are required or allowed to by law.
- (h) If we need to contact you because of a suspected fraud or because of security concerns relating to your **account**, we will do this by a secure method of communication. As part of this we may have to ask you to provide parts of your **security details**/personal information so we can be sure we are talking to you but we will never ask you to disclose a password or other information in full.
- (i) We may use your mobile phone number, e-mail address, secure messages through Internet Banking, push notifications through the Banking app or any new methods that may become available in the future to notify you of certain activity on your **account**. We'll use the most recent contact details we hold for you. Some of these notifications are mandatory and you are not able to opt out of receiving them. For other notifications you will be able to opt out by contacting us. If you choose to opt out you will be able to opt back in at any time by contacting us.
- (j) The supervisory authority of consumer credit agreements under the Consumer Credit Act 1974 is the Financial Conduct Authority, 12 Endeavour Square, London E20 1JN.
- (k) We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (authorised registration number 106078).

13. If you're not happy

- (a) We have a complaints procedure and for more information, or to make a complaint, please contact us using the details in clause 15. If you do make a complaint we will provide a full response to your complaint by post or by email or any other format we agree with you. We will try and do this within 3 working days if at all possible.
- (b) If you are not satisfied with the way we've dealt with your complaint you can refer it to the Financial Ombudsman Service within 6 months of receiving our final response. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint if we agree. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at financial-ombudsman.org.uk. If you opened 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 ec.europa.eu/consumers/odr/

14. Credit intermediary

If you applied for your **agreement** online and were referred to our website by someone else, you may have dealt with a credit intermediary. If so, the credit intermediary involved will have been one of the following:

- Moneysupermarket.com or Moneysavingexpert.com, both are wholly owned subsidiaries of Moneysupermarket.com Financial Group Limited of Moneysupermarket House, St Davids Park, Ewloe, Flintshire CH5 3UZ;
- Confused.com operated by Inspop.com Limited of 3rd Floor, Greyfriars House, Greyfriars Road, Cardiff, CF10 3AL;
- Experian Limited of Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ;
- Totally Money operated by Media Ingenuity Limited of Churchill House, 142-146 Old Street, London ECTV 9BW; or
- Money.co.uk operated by Dot Zinc Limited of The Castle, Cecily Hill, Cirencester, Gloucestershire GL7 2EF.

15. How to contact us

General Enquiries <ul style="list-style-type: none"> Any queries about your card or statement Credit card payments Change of personal details or circumstances If you want to write to us 	UK number 0800 055 66 11 International number (+44) 2476 43 89 97 An automated account enquiry service is available 24 hours a day, 7 days a week. Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.
Financial Difficulties To report any change in your financial situation	Call us on 0800 464 30 50 Visit our website for opening hours
Lost or stolen cards Contact us immediately	UK number 0800 055 66 22 International number (+44) 2476 43 89 96 Available 24 hours a day, 7 days a week.
Complaints	Call us on 0800 055 66 11 Visit our website and click on the option 'Contact us'. Visit one of our branches.
How to cancel your agreement	<ol style="list-style-type: none"> Notify us that you want to cancel your agreement by either telephoning us on 0800 055 66 11 or writing to us at Nationwide Credit Card Services, PO Box 8738, Wigston, LE18 9BG. You can call us on the number above to request the balance outstanding on your account, including the amount of interest payable per day. Repay the total balance outstanding by calling us on the number above and making a payment over the telephone or sending a cheque to Nationwide Credit Card Services, PO Box 2884, Swindon SN38 1NW.
To order this document in an alternative format in Braille, large print or audio format	Call us on 0800 055 66 11 or Visit one of our branches.

16. Commission-free allowance

- For every £5 you spend in sterling in the UK you will accrue £1 of **commission-free allowance**. Your **commission-free allowance** will be shown on your statement.
- All **purchases** made in sterling in the UK will count towards your **commission-free allowance** from the date they are applied to your **account**.
- If you are given a refund for a **purchase** on which you accrued **commission-free allowance** we will remove the **commission-free allowance** accrued on the original **purchase**.

Just ask in branch

Call **0800 30 20 11**

Visit **[nationwide.co.uk/creditcard](https://www.nationwide.co.uk/creditcard)**



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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 **0800 30 20 11**.

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 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.

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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