Summary box for your Credit Card account

Here's a summary of your key product features. This information doesn't replace your terms and conditions.

Interest free period	Maximum 56 days for purchases if you pay your total balance on your statement, (excluding any promotional rate balance transfers) in full and by the due date.		No interest free period on balance transfers or cash withdrawals. Interest on balance transfers and cash withdrawals will be charged at rates shown overleaf.	
Interest	Interest will not be charged on purchases if you pay the total balance (excluding any promotional rate balance transfers) 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. When payable, interest is calculated on your average daily account balance and, therefore, the amount increases the longer you delay sending your payment to us (even before the monthly payment due date). The period over which interest is charged is:			
		From	**Until**	
	Purchases	Date transaction applied to your account	Statement balance, (excluding any promotional rate balance transfers) paid in full	
	Cash advances	Date transaction applied to your account	Statement total balance paid in full	
	Balance transfers	Date transaction applied to your account	Statement total balance paid in full	
	The transaction date is the date that appears on your account.			
Allocation of payments	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. If you have any arrears we will pay these off (oldest first) before we pay off amounts due under your current statement.			
Minimum repayment	Any default charges and interest due on your statement plus 3% of the remaining statement balance, or £5, whichever is the greater. Balances of less than £5 must be paid in full.			
Fees	No annual fee			
Charges	Cash fee	2.5% (minimum £3.00) of the amount withdrawn on each cash advance.		
	Balance transfer fee	Balance transfers may be subject to a fee. The fee that will be applied for each balance transfer can be found in your credit card agreement or by calling our customer service team on **03456 00 66 11**.		
	Copies of statements	£0.00 for a copy of additional statements.		
	Card replacement	£0.00 for replacement cards.		
Foreign usage	Visa Exchange Rate	Rates can be found at **visaeurope.com**		
Default charges	Late payment fee	£0.00	Overlimit fee	£0.00

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Estimated interest - This is an estimate of the interest you'll have to pay next month. It assumes:

- no further transactions after the date of this statement
- you pay only the minimum payment due
- you pay by the payment due date
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

Managing your account - Manage your money safely with digital banking. Check your accounts anytime with our Nationwide banking app. View statements, transactions, and change your credit limit on the go.
You can also switch to paperless statements. To find out more visit **nationwide.co.uk/managingyourmoney.**

Fraud protection - Nationwide uses the latest card and detection technology to monitor accounts 24/7 for any suspicious activity. If you notice anything unusual on your statement or suspect that Fraud has taken place on your account, please contact us on **03456 00 66 11**.

Call us

Speak to Customer Services between 8am to 8pm Monday to Saturday, and 9am to 5pm on Sunday on: **03456 00 66 11** (if abroad **+44 (0) 2476 43 89 97**)

If you're in financial difficulties call us between 8am to 6pm Monday to Friday, and from 9am to 12pm on Saturday: **0800 464 30 50**

Typetalk: **1 8001 03456 00 66 11**

If your card has been lost or stolen:
0800 055 66 22
(if abroad **+44 (0) 2476 43 89 96**)

For lost and stolen: lines are open 24 hours a day

Make changes to your addresses

Do this in branch, via the internet bank and by post. For requests by post visit **nationwide.co.uk/update-details** and download, complete and sign our change of address form.

You need to make your payment to your Credit Card by the monthly due date and all payments need to be in pound sterling. If you think you'll struggle to pay in any of the ways below, call us on **03456 00 66 11** and we'll be able to help.

Ways to pay	What to do
All payments	Use Sort Code **07 30 12**, Account Number **00001604** and your 16-digit Credit Card number as the reference. Check your bank's cut off times for when the payment will reach your Credit Card account.
Direct Debit	Your Direct Debit can be for the minimum or the full monthly amount, or a fixed amount that's more than the minimum. To set up call **03456 00 66 11**. Direct Debits are taken on the due date or next working day. More information on Direct Debits can be found at **nationwide.co.uk/credit-cards/help/pay-credit-card**
Internet bank or app	Log in and choose the account to make your payment from. Select your Credit Card account and the amount to pay – check it's at least the minimum amount for that month. Your payment will go through in 1 working day.
By phone	Call **03456 00 66 11**. Have both your Credit and Debit Card to hand when you call. Your payment will get to your account the next working day.
At a Nationwide branch	Bring your Credit Card with you. Cash payments reach your Credit Card account the same day.