We're updating your credit card agreement

We are making changes to your credit card agreement that will come into effect on 1 February 2027.
The changes below will apply to you and any other card holders on the account.

What will be changing

	Summary of change	Where you can find the change
Money transfers	We are introducing this feature to give eligible customers the option to transfer money from your credit card to your Nationwide current account. Your updated credit card agreement explains how money transfers will work and shows the interest rate that you would be charged after any promotional money transfer rate ends.	**Credit card agreement:** **Section C** – Interest rates, fees and special offers **Member, Select & Nationwide Credit Card Terms and Conditions:** **Section 1 (b)** How and when your credit will be provided **(iv)** **Section 5 (a)** Transactions **(iv), (v)** & **(vi)** **5 (c)** Using your card
When we will start your balance transfers or money transfers	Any balance transfer or money transfer you ask for will be started on the day we receive your request. If this is after 7pm on a working day, or a non-working day, we'll start your request on the next working day.	**Member, Select & Nationwide Credit Card Terms and Conditions:** **Section 5 (a)** Transactions **(v)** & **(vi)**
If your account is in credit	We have added more ways we can return money to you. We can now: • pay it into another account in your name, with any provider; • send you a cheque.	**Member, Select & Nationwide Credit Card Terms and Conditions:** **Section 6 (b)** Payments to your account

Your next steps

✓ Please read your updated credit card agreement at **nationwide.co.uk/credit-card-changes**
✓ View some answers to frequently asked questions.

Your options

- **You don't need to do anything if you're happy with these changes**.
  This new credit card agreement will apply to you from **1 February 2027**.
- **You can close your credit card account if you do not want to accept these changes**.
  To close your account, call us on **03456 00 66 11**. Your card will be cancelled, and if you have an outstanding balance, you'll need to repay it before we can close your account.

Thank you,

Nationwide Credit Card Team