

Current Accounts

Important information

Effective from January 2023

This leaflet has been designed to give you the information you need when opening a current account with Nationwide. It is important that you read this information before you open your account and keep a copy for your reference.

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About us



Nationwide Building Society is a mutual, which means we're a business that's owned by our members and run for their benefit, with no shareholders to satisfy in the way that banks do. By opening an account with us, you'll become a member of Nationwide Building Society. Your account is a share of Nationwide Building Society. It gives you membership rights. You can find out more information about being a member by looking at our membership rules, which are contained in a document called "Memorandum and Rules". You can get a copy by asking in branch or looking on our website. However, please note that your membership may be withdrawn if you go into an unarranged overdraft, including exceeding an arranged overdraft.

Accessibility

Please see [nationwide.co.uk/accessibility](https://www.nationwide.co.uk/accessibility) if you would like to know more about how we can help with making Nationwide's products and services accessible to you.

How we use your information

Use of my information

This is a summary of how Nationwide uses your personal information, if you'd like a more detailed explanation, please see Nationwide's full privacy statement "How Nationwide uses your information", available in branch or online at [nationwide.co.uk/privacy](https://www.nationwide.co.uk/privacy)

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
3. If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share your information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the **UK**, we'll make sure we only give them information that's necessary and that your data will stay secure.
7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at [nationwide.co.uk/privacy](https://www.nationwide.co.uk/privacy)

Charitable Assignment

In this charitable assignment section of this leaflet “Society” means Nationwide Building Society and, if it merges with any other building society, includes such other society and “conversion benefits” means any benefits under the terms of any future transfer of the Society’s business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company.

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

- (1) YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE; OR**
- (2) YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.**

By applying to open an account after 2nd November 1997, you also apply to be a charity member of The Nationwide Foundation (“the Foundation”) unless you are already a charity member.

You agree that, if:

- the account is opened by the Society and you are or become a charity member of the Foundation; and
- the Society subsequently enters into an agreement to transfer the whole of its business to a company, you will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

You make this agreement:

- (a) with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999; and
- (b) with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

This agreement means that, without any further notice to you:

- the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits; and
- the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement. You understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and you would continue to be bound by the above condition.

General Current Account Terms and Conditions

How this document works

This document contains important information to help you understand the key features of your **account** and whether it is right for you. It contains the terms and conditions for your **account** (which includes the 'How to use your account', 'Current account declaration' and 'words we use' sections of this document) and any additional terms and conditions that apply if you have a FlexPlus account or a FlexDirect account. This document together with the Current Account Interest Rates and Charges leaflet, any arranged overdraft agreement you have with us and any additional terms and conditions applicable to your **account**, forms the legal agreement between us (this means that each of us do what we say in the agreement).

We strongly recommend that you read this document, the Current Account Interest Rates and Charges leaflet, any arranged overdraft agreement you have with us and any additional terms and conditions applicable to your **account** as you will be legally bound by them even if you don't read them.

You can ask us for additional copies of these documents at any time.

Throughout this document you'll see words in **bold print**, you can find out what these words mean in the '**Words we use**' section at the back of this document.

When we say 'Nationwide' or 'we' or 'us' or 'our' in this document we mean Nationwide Building Society and when we say 'you' or 'you're' or 'your' we mean you our member.

If you change your mind

If you change your mind after you have opened the **account** and decide that you don't want it, you can close your **account** and have your money returned as well as any **interest** you have earned provided you tell us that you want to close your **account** within 28 days of opening it by contacting us via **Internet Banking** or in any branch. You must repay all the amounts you are responsible for under this agreement within 30 days of notifying us of cancellation. If you don't close your **account** during the cooling-off period, you can still close your account at any time (see the '**Closing the account**' section for more details).

If you have a joint account:

- As a joint account holder these terms apply to you individually and jointly with the other account holder(s).
- Please remember that while many people find joint accounts useful and convenient, there are some things you need to be aware of:
 - a) all funds in the **account** belong jointly to the account holders so each of you is entitled to withdraw all of the money in the **account**, obtain any information about the **account** or give us any other instruction in respect of the **account**, even if your relationship breaks down (including divorce and separation) – this means that any one of you may withdraw all the money in the **account** unless one or both of you ask us to stop this from happening;
 - b) if a joint **account** holder dies, the other **account** holder is entitled to all of the money in the **account** and the **account** will stay open in their name;

- c) unless the **Law in the UK** says differently, we will not be concerned about how you divide the money in the **account**;
- d) the order your names appear on the **account** is important because although you will both be members of Nationwide, only the first named **account** holder may be eligible to vote at our Annual General Meeting;
- e) you will have joint and several liability for the **account** – this means you are both responsible for the **account** so that if the **account** is not managed properly, we can ask both or either of you to repay anything you owe us. For arranged overdrafts and unarranged overdrafts, we can ask both or either of you to repay regardless of who made the transactions.

Your account

Credit Scoring

1. We may from time to time make searches within Nationwide, at credit reference agencies and fraud prevention agencies where we think it is reasonable to do so in order to make decisions regarding credit (including whether to make available or continue or extend existing credit).
2. When we carry out a search about you at a credit reference agency, the agency will record details of the search. This information will be available to other organisations you apply to for credit. You should be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
3. We also receive **monthly** data about you from credit reference agencies to help us manage your **account** with us, however this does not leave a record on your file with the agencies.
4. We may register information about you and the conduct of your **account** with one or more licensed credit reference agencies. This information is used to make lending decisions, to prevent fraud and to trace debtors.

Introductory rates and offers

5. You are only entitled to one introductory rate or offer (where applicable and unless specific offer terms say differently) for each Nationwide current account product at any one time.
6. If you have previously held a Nationwide current account you are not entitled to the introductory rate or offer (where applicable and unless specific offer terms say differently) for that current account product under this agreement.

Interest on money in your account and charges

7. Our Current Account Interest Rates and Charges leaflet sets out the accounts upon which we pay **interest** and our charges. Our current **interest** rates and charges are available from any of our **branches**, on our website and in our Current Account Interest Rates and Charges leaflet.
8. You may have to pay other taxes or costs which are not paid through us or charged by us.

Statements and information about your account

9. We will provide or make available details of all amounts paid into or out of your **account**. We will normally provide you with a monthly **statement** where there have been transactions out of your **account**. However, you can ask us to make a **statement** available to you instead in which case we won't automatically provide you with a monthly statement unless you ask for one (you can also request a mini statement from any **Nationwide cash machine** in the **UK**). Unless the additional conditions for your account say otherwise, you can normally choose whether to receive communications (including **statements**):

- a) electronically (also known as paperless); or
- b) by post.

You'll need to give us your email address and be registered for **Internet Banking** if you want paperless communications.

10. If you choose paperless communications:

- a) once a **statement** or any other document has been sent to you via **Internet Banking**, we won't make any changes to them; and
- b) we will still send you certain communications via the post.
If you change your mind about how you want to get your communications, you can tell us at any time.

11. For joint accounts, if any of you choose paperless communications the account will become paperless which means all account holders will be converted to paperless communications. This means we will no longer provide paper **statements** on the account to either of you. Any **statement** will be provided through the Internet Bank, and an email will normally be sent to your nominated email address.

12. For joint accounts, when we send a communication (including **statements**) in the post we will only send one copy addressed to both of you to the first named account holder's address (unless you ask us otherwise). If you are registered for **Internet Banking**, the **statement** will also be provided through the **Internet Bank**.

13. We may provide services as part of your **account** through our **Banking app**, which can give you insights into your spending, based on your **account** activity and could help with managing your money.

Business Use

14. The **account** is for personal use and it cannot be used for business purposes.

Your obligations

Taking money out of your account

15. To ensure that you can always pay for things you want, it's important that you make sure you have enough money available to use (including any arranged overdraft limit) before you ask us to make a payment.

16. If you want to take money out of your **account**, you'll need to tell us that's what you want to do. This is called giving your consent; how you give us your consent depends on how you want to take money out of your **account**, and we'll tell you how to do this later in this document.

17. We will also need to identify you in line with our requirements at the time.

18. We have limits that apply to payments you can make from your **account**, and to the amount of money you can take out of your **account** at cash machines or in **branch**.

19. You can make payments, **card** purchases or withdrawals from your **account** where you have enough money available to use (including any arranged overdraft limit). There's more information about this later in this document.

20. To meet legal and regulatory requirements, we (and any financial institutions we may use to help us make the payment) may carry out checks before payments are made or incoming payments are applied to your **account** with a view to preventing financial crime. Occasionally this may lead to a delay in a payment being sent or applied to your **account**. In some circumstances we may not be able to make the payment or apply an incoming payment to your **account**. We will always tell you if this is the case unless it would be unlawful to do so. We will not be responsible for any loss that results from this.
21. We can make the following deductions from your **account**:
- payments you ask us to make (for more details on how to make payments see the '**I've got a question about payments out of my account**' section below);
 - purchases and withdrawals using your **card**;
 - cheques** paid into your **account** which are later returned unpaid;
 - any charges and/or overdraft interest that you have to pay;
 - where a payment into your **account** is recalled – there are more details about this later in this document;
 - where we are required by **Law** to do so.

Taking care of your account

22. It is important that you take all reasonable precautions to take care of your cheque book, **statements, cards, PINs**, security codes, security devices and other **account** information and security details to help prevent fraud and protect your **account**. You should follow any instructions we give you in connection with your security details and in particular:
- always take reasonable steps to keep your **card** safe and sign it as soon as you receive it;
 - keep your **PIN**, password, security codes (passcodes generated by your card reader and One Time Passcodes (OTPs) sent to you), and other security information secret at all times. You should not tell anyone, even us or the Police, what your security details are;
 - if you have difficulty remembering your **PIN**, you can change it to something more memorable at any **Nationwide cash machine**;
 - if you register your **card** details in an e-wallet or on a device such as a mobile phone you must take reasonable precautions to keep them, and any security codes and other security information which relates to them e.g. your phone passcode or fingerprint stored in your phone, safe and to prevent fraudulent use of them. You should not store anyone else's fingerprint or other biometric means of identification in your device if that fingerprint/ other biometric identification can be used to authorise a payment or access your **card** details. We will treat a payment authorised by any fingerprint/other biometric identification held in your device as being authorised by you.
23. You must let us know as soon as you can by telling us in **branch** (during opening hours) or by calling us 24 hours a day on **08000 55 66 22** (or **+44 1793 65 67 89** if you are calling from outside the **UK**) or report it to us using the 'Manage Card' tool in the **Banking app**, if:
- your **card** or cheque book is lost or you think it might have been stolen;
 - you think someone else knows your **PIN**;
 - you think a payment has been made incorrectly or you don't recognise a payment from your **account**;
 - you think someone else might be using or have access to your **card**, cheque book, **PIN**, security details, e-wallet or security device without your permission.

24. If **cards** reported lost or stolen are later found or returned you should ring us and follow our instructions.
25. You must follow any other reasonable instructions we give you to help you take care of the money in your **account**.
26. 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.

Overdrafts

27. We may agree to give you an arranged overdraft if you meet the eligibility criteria. If you ask us for an arranged overdraft or to increase an arranged overdraft, we may carry out searches with licensed credit reference agencies before deciding to give you one.
28. The arranged overdraft interest rate that applies is set out in your arranged overdraft agreement, Fee Information Document and in our Current Account Interest Rates and Charges leaflet, which can be found on our website (**nationwide.co.uk**) and in any of our **branches**.
29. Interest you pay on your arranged overdraft is calculated on a daily basis on the overdrawn balance outstanding on your **account** and will be taken from your **account** on a **monthly** basis. Any arranged overdraft interest we charge to your **account** will increase the overdrawn balance you owe us, and we'll charge interest on the new balance, from the day it is added to your **account**.
30. If you are joint **account** holders and request an arranged overdraft or a change to an arranged overdraft to be put in place immediately or over the telephone, you agree that we can give all the information we are required to disclose to just one of you.
31. You may have a negative balance or go over your arranged overdraft limit where, for example, you make a payment when you don't have enough money in your **account** (including any arranged overdraft limit) and the payment is not stopped by us, if a payment into your **account** is later recalled by the bank making it, a **cheque** paid into your **account** is later returned unpaid, or we apply charges to your **account**. If this happens, you must repay the amount you owe us or are over your arranged overdraft limit as soon as possible and we may refuse further payments until you have enough money or can borrow using your arranged overdraft to cover the payments.
32. If you go over your arranged overdraft limit, you will only be charged interest on the amount of your arranged overdraft limit.
33. We will tell you personally about any arranged overdraft interest you have to pay at least 14 days before we take it from your **account**.
34. All overdrafts are repayable on demand, but we'll try to give you advance notice before reducing or withdrawing your arranged overdraft limit, or demanding repayment. This means we can ask you to repay all or part of your arranged overdraft at any time.
35. We can vary the interest rates applying to arranged overdrafts, and introduce new interest rates or changes to overdrafts. We tell you more about this in the '**Changes to this agreement, interest rates, and charges**' section.

Our rights

Stopping money being paid into or being taken out of your account

36. The **card** we give you to use with your **account** belongs to us and you must return it to us if we ask you to. If you haven't used your **account** for a significant period of time, when your **card** expires we may not replace it.
37. We can suspend or cancel your right to use **cards** (including card details in e-wallets or on devices such as mobile phones), **PIN(s)**, **Telephone Banking**, **Internet Banking** or our **Banking app** if we think it is reasonably necessary because:
- a) we are concerned about their security, or
 - b) we believe that it is necessary for your and/or our protection, for example where we suspect the **card** is being used or may be used for fraudulent purposes or in an unauthorised way, or
 - c) there is a significantly increased risk you may be unable to repay any overdraft on your **account**, or
 - d) there are legal or regulatory obligations we have to meet; or
 - e) (for **cards** in e-wallets only) where any e-wallet service you may have registered your **card** in is no longer available to you.

We'll try to tell you in advance (including reasons) unless this would compromise our reasonable security measures or it is unlawful to do this. If we're unable to tell you or make information available to you in advance, we'll tell you immediately afterwards. We'll lift any suspension or send you a replacement **card** once the reason for the suspension or cancellation has ended. Please also take a look at the section '**How else might you take steps to keep my account safe**' which tells you more about when we might stop payments being paid into or taken out of your account, or block access to your account

When we can refuse to act on your instructions

38. We may refuse to make a payment or allow a cash withdrawal (and we won't be responsible for any loss to you) if:
- a) you haven't met all of the conditions for making a payment in these terms and conditions;
 - b) the instruction is not clear or does not contain all the information we need;
 - c) we reasonably consider that the **account** details (such as account number, sort code and any reference) which you have provided to us are incorrect or do not sufficiently identify the **account** into which the payment is to be made;
 - d) our security controls require you to produce additional identification or prevent us carrying out the transaction (for example the payment would exceed any limits we have set) or the payment is to a person we reasonably consider may be acting unlawfully, for example the payee is included on the FCA's Unregistered Cryptoasset Business List.
 - e) we reasonably suspect illegal or fraudulent activity;
 - f) We reasonably suspect the payment you want us to make is a scam payment;
 - g) we reasonably consider that your **account** has been or is likely to be misused;
 - h) we reasonably consider there is a security or fraud risk on the device you have used to request the payment through **Internet Banking** or our **Banking app**;
 - i) we are ordered to do so by a court;
 - j) we might breach a **Law** if we allow the transaction; or
 - k) you do not have enough money available to use (including any arranged overdraft limit).

39. Information about the refusal and, if possible, our reasons for the refusal and information on how to correct any factual errors that led to the refusal can be obtained by calling us from the end of the next **working day** on **03457 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the **UK**). If you are using a **card** to make a payment or withdrawal from a cash machine, the retailer (or the organisation which owns the cash machine) will normally tell you that the payment has been refused.
40. We will have to comply with any court orders (or other instructions we are legally obliged to follow) we receive affecting your **account** such as a child maintenance order, a debt relief order or a bankruptcy order. This may mean we have to freeze your **account** and/or make deductions from it.

Set Off

41. If you owe us money (for example on a loan, credit card, mortgage, or overdraft) and do not pay it on time, we can use any money you have in any of your accounts with us to repay or reduce the amount you owe us. This is called a right of 'set-off'.
42. This right will apply to all sums you owe to us and to any other company in our group (including The Mortgage Works (UK) plc and UCB Home Loans Ltd) unless the **Law** or other restrictions prevents it (for example, we will not exercise our right of set-off to use any money that we think you need to meet essential living expenses or certain important debts to which we must give priority or use any money you have told us isn't yours).
43. Where the **account** is in your sole name only, our right of set off allows us to take money in your **account** to pay a debt only you owe or to pay a debt that you and someone else owes us together.
44. Where the account is a joint **account**, our right of set off allows us to take money in your **account** to pay:
- a) a debt owed to us by one or more of the account holders;
 - b) a debt owed to us by one or more of the account holders and someone else together.
45. We'll tell you at least 14 days before we exercise our right of set-off.

If something goes wrong

If you believe that a payment out of your **account** has been made without your permission, or have any concerns about a payment you have made (such as the payment has not reached the intended recipient or may be a scam), please **contact us immediately on 08000 55 66 22** to discuss the ways we may be able to help you.

If money is taken out of your account without your permission

46. If you believe a payment has been made from your **account** without your permission, including payments which have been initiated by a **Third Party Provider**, you can ask us for a refund provided you contact us as set out above (under the heading “if something goes wrong”).
47. If you contact us within **13 months** of the date of the payment, (and provided your account wasn't overdrawn when the payment was made) we will normally refund your **account** by the end of the next **working day** with the payment amount and any interest or charges you've paid as a result of that payment. To tell us about an unauthorised payment, you should report it to a **branch** (during opening hours) or call us on **08000 55 66 22 (24 hours)** or on **+44 1793 65 67 89** if you are calling from outside the **UK**.
48. If we later become aware that we're not responsible for the refunded payment, we'll deduct the amount of the refund from your **account**.
49. We won't make a refund if we can show that you did authorise the payment or we reasonably suspect fraud or we can show that with gross negligence you failed to keep your **card**, security device or security information safe ('gross negligence' means that something you have or have not done was very obviously wrong or careless). However, in these situations, we will investigate the payment as quickly as we can.

Payments where you don't know the amount in advance

50. Sometimes e.g. if you are hiring a car, you may not know what the exact amount of a **card** payment will be when you authorise it. The retailer may ask for your agreement to reserve funds on your **account** to cover the final payment. If this happens you won't be able to spend the funds which are reserved. The retailer should only ask us to reserve funds if you have agreed to a specific amount of funds which can be reserved.
51. You can ask us for a refund if you authorise someone in **the UK** or the **EEA (euro transactions only)** to take money from your account (for example where you use a card) without agreeing the exact amount and:
 - a) the amount actually debited from your **account** is more than you could have reasonably expected taking into account your previous spending pattern, these terms and conditions and all other circumstances; and
 - b) you contact us within 8 weeks from the date the funds were taken from your **account**.
52. You must provide us with any information we reasonably require to investigate your claim for a refund and if we have to take action against another party as a result of a transaction on your **account**, you must assist us and provide all available information to enable us to pursue this action.
53. We'll make any refund or provide you with our reasons for refusing your request within **10 working days** of receiving all the information we require from you.
54. There are some situations where we won't refund you:
 - a) you expressly agreed to us making the payment for that amount;
 - b) information on the amount that would be taken was provided or made available to you at least 4 weeks before it was taken out of your **account**; or

- c) the amount of money you are disputing has arisen because of changes in the **exchange rate**. For example, a change in the **exchange rate** might mean that a different amount of money is taken out of your **account** than you thought because you bought something online in euros and when the amount was converted into pounds sterling, the value of euros had gone up, making it more expensive in pounds sterling than it was before.

Who is responsible for payments made without your permission?

55. Generally you will not be responsible if payments are made from your **account** without your authorisation, but there are some exceptions to this explained below.
56. You will be responsible for the full amount of a payment if:
- a) you act fraudulently;
 - b) you let someone else use your security information or anyone else use your **card**;
 - c) (unless your **account** is overdrawn) you have been grossly negligent with (or intentionally shared) your **card**, or device, or the security details you use to access **Telephone Banking, Internet Banking or Banking app**;
 - d) you intentionally or with gross negligence don't tell us as soon as possible of the loss or theft of your **card**, security information or security device, or if you suspect someone has tried to use any of them (unless your **account** is overdrawn).
57. However, you will not be responsible (unless you have acted fraudulently) for transactions not authorised by you if:
- a) someone else uses your **card** without your permission before you receive it;
 - b) your **card** has been used by someone else to purchase goods by telephone, internet or mail order;
 - c) you have already told us that your **card**, device or security information is missing or may be misused by someone;
 - d) you tried to tell us your **card** or security information had been lost or stolen but the telephone numbers in the '**Taking care of your account**' section were out of operation; or
 - e) we did not carry out authentication checks that the **Law** required us to apply before allowing the payment.
58. Where you are not responsible, we will refund the amount of the transaction and any charges or interest you paid or lost as a result of the transaction. We will not have any further liability to you. We normally refund this amount by the end of the next **working day** but we won't do this if we reasonably believe you have acted fraudulently and we have disclosed this to the relevant authorities.

Liability for incorrect payments

59. If you ask us to make a payment to another person and the payment is not made properly or the person you are paying does not receive it, you should contact us as set out above (under the heading 'if something goes wrong')
- and we will investigate what went wrong. We will refund the amount of the transaction and any charges or **interest** you paid, and pay you any **interest** we would have paid on that amount, unless:
- a) we can show that the payment was received by the recipient's bank; or
 - b) you provided us with incorrect payment details.

In this case, we are not responsible but if you ask us, we will make reasonable efforts to recover the payment and will tell you the outcome (we may charge our reasonable costs for doing so). If, when you provided us with the payee details, it was mistakenly confirmed that the name on the recipient's account matched the payee's name which you provided, then you may be entitled to recover any loss which this error may have caused. In those circumstances, please contact us.

If a payment is made late due to our error, you can ask us to make sure the payee's bank adds the payment to the payee's account as if it had been made on time.

When we're not responsible

60. We won't be responsible if we don't comply with any of these terms and conditions due to:
- a) abnormal or unforeseeable circumstances beyond our control e.g. an industrial dispute, the consequences of which would have been unavoidable despite all our efforts; or
 - b) us having to comply with **Law**.
61. We won't be responsible if you are unable to use a card that you have registered or stored in an e-wallet or on your device unless this is as a result of something we have done. This is because we don't have any control over the e-wallet or your device.
62. We won't be responsible if you ask us to make a payment to another person and the recipient's bank delays crediting the money to the recipient's account. This could happen if, for example, they need to carry out security checks.

Changes to this agreement, interest rates and charges

63. Our agreement with you could last a long time, so we'll need to make changes to it from time to time. For example, we may need to:
- (i) introduce new charges or change existing charges, including charges for holding an **account** with us;
 - (ii) change interest rates we pay you, or that you pay us for an overdraft; or
 - (iii) change the terms of your agreement.

When making any changes we'll always act proportionately and responsibly in the broader interests of our members.

64. We can predict some of the reasons why we might need to make changes to this agreement. These are:
- (a) because of changes in costs for running our business or for providing new or existing services to you, including changes in costs of funding;
These costs could include administrative costs, employment costs, building costs and technology costs, or changes in costs of a service or benefit provided by us or by anyone else.
For example, if our operational costs increase we may allocate a proportion of these costs to our personal current account customers.
 - (b) due to changes in benchmark interest rates or other relevant market rates;
For example, the Bank of England base rate could increase or decrease, which would have an impact on the interest rates we pay you and you pay us for an overdraft. This could lead to us increasing or decreasing our interest rates.

(c) because of developments in technology or in the way the banking industry generally delivers services;

For example, to reflect advances in digital banking.

(d) to respond to changes, or reasonably anticipated changes, in the **Law** or codes of practice which apply to us or because of a decision by a court or ombudsman;

For example, the Financial Ombudsman could make a ruling in relation to a particular customer which has a knock-on impact on our other customers, which may mean we need to change our terms and conditions.

(e) to meet regulatory requirements;

For example, to reflect any changes in requirements or guidance from a **Regulator** or to make sure we can continue to meet existing requirements or guidance. This includes requirements affecting the reserves we have to hold.

(f) (if you have an overdraft with us), because information we have about you or that we get from credit reference agencies about the way you manage your account with us or other lenders, influences our view of your ability to repay any amounts you've borrowed, we may change the overdraft interest rates that you pay us and we may reduce your arranged overdraft limit. Where you hold this or another account together with another person, the information may include information on that other person as well

For example, if you've failed to make all your payments to other lenders on time for a number of months, we may increase your overdraft interest rate.

65. However, because you might hold an **account** with us for a long time, we can't anticipate everything that might happen over this period. This means we may also need to make other changes. If we do, when we tell you about the change, we'll explain how it will affect you.

66. We can also adjust interest rates, our account charges, overdraft rates, or the way we structure what you pay for your everyday banking services with us, for any other valid reason which isn't outlined above.

67. If we want to make a change that's beneficial to you, we don't need a reason to make that change.

When will we tell you about a change?

68. If we make a change for one of the reasons listed above we'll tell you about it no less than 2 **months** in advance, unless one of the following shorter notice period applies:

a) if we increase the interest rate we charge on an arranged overdraft we will tell you about it no less than 7 days in advance;

b) if we increase arranged overdraft charges or introduce a new arranged overdraft or unarranged overdraft charge we will tell you about it no less than 30 days in advance;

c) if we are reducing arranged overdraft rates or charges, we can do so immediately;

d) we can make changes to our published **exchange rates** at any time and do not need to tell you about them in advance. Details of our current exchange rates that apply to outbound SWIFT and SEPA payments in a foreign currency can be found at **nationwide.co.uk**

e) If we make a beneficial change to the interest rate we pay you, we will tell you as soon as possible after we've introduced the change. We don't have to give you personal notice about this.

How we will tell you about a change

69. We will normally tell you about any changes to your **account** by writing to your address or by telling you personally in an electronic format that is equivalent to writing, such as by e-mail. If we are able to make a change without giving you personal notice, we will tell you in one of the ways set out in the **'Communication'** section of this agreement.

What you can do if we make a change

70. If you're not happy with a change we tell you about in advance and you decide you don't want to keep the **account**, you can take all your money out and close or switch the **account** without charge. If you choose to close the **account** you will have to pay back any money you have borrowed before the account is closed.
71. If we do not hear from you within **2 months** of us telling you about the change, we'll take that to mean you've accepted the change on the date it came into effect.

Moving you to a different account

72. Sometimes we may decide to close certain types of **accounts**, or we may move your **account** to a different product. We may do this for any of the reasons stated above that would allow us to make a change to your current terms. We might also move your account to a different product or open a new account for you if:
- a) you're not eligible for an **account**;
 - b) the **account** is not suitable for you;
73. If we do this, we will always give you at least **2 months'** advance notice of the change unless the change can be made with a shorter notice period set out in the **'When we will tell you about a change'** section of this agreement. If you would prefer us to make the change sooner, we may do so, but only if we believe that doing so is in your interest and that we will continue to meet our legal or regulatory obligations. If you do not want to move to the substitute account, you will have the right to close your **account** during the notice period.

Closing the account

74. You or we can close your **account** by ending this current account agreement (which is separate to any arranged overdraft agreement). If we end this agreement we will give you not less than **2 months'** written notice. You can end this agreement at any time by contacting us via the **Internet Bank** or in any **branch** and you must repay all the amounts you are responsible for under this agreement.
75. If you ask us to close your **account**, we will treat this as a withdrawal of your consent to any payment transaction (including a series of payment transactions), unless it is too late to withdraw your consent.
76. You must destroy any unused cheques and your **card**.
77. If you close your **account**, any money you owe us (including the payment of interest) will continue to apply until you have repaid all of that money to us.
78. We may close your **account** immediately and without notice in exceptional circumstances. These might include:
- a) we are legally required to close the **account**;
 - b) you have carried out (or we reasonably suspect you have carried out) illegal or fraudulent activity on the **account**;
 - c) you have committed a serious breach of these terms and conditions or have repeatedly breached the terms and conditions;

- d) you have been threatening or abusive towards our staff or the staff of any third party providing services in connection with the **account**;
- e) we've demanded that you repay an overdrawn balance on your **account** and you fail to do so;
- f) you haven't provided us with information we have requested about your identity or liability for tax;
- g) if we reasonably consider that by continuing with this agreement we may break a **Law**; or
- h) we reasonably consider that we may be exposed to action from any government, **Regulator** or law enforcement agency.

Transferring rights

79. You can't transfer any of your rights and obligations in relation to your **account**, or your **account** itself, to another person.
80. We can transfer all of our rights in relation to your **account** to someone else. We can transfer all of our obligations in relation to your **account**, but only to someone we reasonably consider capable of performing them equally as well as us and who is authorised or recognised by our **Regulator** as being able to accept deposits. This won't reduce any of your rights in relation to your **account**.

Unclaimed Assets Scheme

81. We take part in the unclaimed assets scheme under the Dormant Bank and Building Society Accounts Act. If there has been no activity on your **account** for 15 years (or other period specified by **Law in the UK**), we may transfer any money in your **account** to the unclaimed assets scheme. You'll still have the right to your money and you can contact us at any time for information about how to get your money back.

Holding your account

82. You can nominate a third party to operate your **account** using the Nationwide **Third Party Mandate**, a valid Power of Attorney or Court of Protection Order or Curator Bonis (Scotland) but your **account** facilities will be limited in these circumstances.
83. No one else apart from you and us will have any rights under this agreement.

Applicable Law

84. This agreement, the operation of the **account**, and any discussions we've had with you about entering into this agreement, are governed by English law and the language we'll use in this agreement and our communications will be English. If you want to bring a claim against us in the courts, the courts of England and Wales will be able to deal with any questions relating to this agreement but if you live in another country, you can bring a claim in the courts which are local to you.

If you're not happy

85. We hope that we always live up to your expectations. If we don't, we want to know so that we can put things right and improve the service we provide to our members. If you aren't satisfied with our service, you can contact us in a way that suits you:
- a) visit our website and click on the option 'Contact us' at **nationwide.co.uk**;
 - b) phone **03457 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK);
 - c) write to us at The Complaints Team, Nationwide Building Society, NW 2020, Swindon, SN38 1NW including your name, address **account** details and details of your complaint;
 - d) talk to us in **branch**; or

e) (if you've registered) through the **Internet Bank**.

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.

86. 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 with our consent. 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**.

FlexDirect conditions

These additional conditions supplement and amend the current account agreement. In the event of any inconsistency between these additional conditions and the current account agreement, these additional conditions will apply.

1. Account holding and ownership

- 1.1 The account is only available to members who register, or are registered, for **Internet Banking**.
- 1.2 The account must be operated using **Internet Banking, Banking app, Telephone Banking** or ATMs unless you wish to carry out a transaction or request a service that is not available through one of these channels, in which case you may carry out the transaction or request the service at any Nationwide **branch**.

2. Statements

- 2.1 FlexDirect is an online product and all **accounts** are set to paperless communications. Therefore statements will be provided via Internet Banking.

3. Security

- 3.1 You must tell us as soon as possible, by contacting your branch (during opening hours) or call us on **08000 55 66 22** (24 hours) in the **UK** or **+44 1793 65 67 89** from outside the **UK** or report it to us using the 'Manage Card' tool in the **Banking App**, if:
 - a) your **card** or cheque book is lost or stolen;
 - b) someone else knows your **PIN**;
 - c) you think someone else may be using your **card**, cheque book or **PIN** without your permission;
 - d) to notify us of a disputed transaction.

FlexPlus conditions

These additional conditions supplement and amend the current account agreement. In the event of any inconsistency between these additional conditions and the current account agreement, these conditions will apply.

1. Account holding and ownership

- 1.1 You can use the insurance benefits of the account provided you are resident in the **UK** and you continue to meet any additional eligibility requirements. Non-**UK** residents are not able to use the insurance benefits of the account.

2. Monthly account charge

- 2.1 A **monthly** account charge is payable for us maintaining the account. If you choose not to use a benefit or service provided with the account, or are not eligible for a benefit or service, or a benefit or service is not available to you, you will not be entitled to a refund or reduction of the account charge.
- 2.2 The account charge is payable **monthly** on the last day of each **month**. You will not be charged in the month that you open or switch to the account. If you close the account or switch to a new Nationwide current account, you will not be charged in the **month** that happens.
- 2.3 The account charge can be found in the rates and charges information on our website or on request from your **branch**. We may change the charge for a reason set out in the '**Changes to this agreement, interest rates and charges**' section and we will tell you about the change as set out in that section.

3. Benefits and Services

- 3.1 You will be entitled to the benefits and services offered with the FlexPlus account. Details of these will be provided to you when you open the account and may be updated from time to time in accordance with these conditions.
- 3.2 If your **account** is closed or switched to another account, the benefits and services will no longer be available to you.
- 3.3 If you cancel any of the benefits or services the account must either be closed or switched to another current account that you are eligible to open.
- 3.4 The benefits and services applicable to your **account** may be provided to you by external product providers and insurers. In such cases your agreement for those services will be with the relevant provider or insurer and we will not be liable for any matter arising out of the performance or non-performance of the benefit or service, or for any involvement or representation made by the provider or insurer.
- 3.5 Where there are additional terms and conditions applicable to the benefits and services you will be provided with them. The benefit or service will be offered subject to those terms and conditions.
- 3.6 No third party authorised to operate the **account** on behalf of the account holder(s) is entitled to any of the benefits and services.
- 3.7
 - i) We may add additional benefits or services, or additional features to existing ones, at any time.
 - ii) We may change or withdraw benefits or services, or features forming part of these, for a reason set out in the '**Changes to this agreement, interest rates and charges**' section. If we withdraw a benefit or service, we will tell you personally no less than 60 days in advance. If we change a benefit or service we will tell you personally about the change no less than 30 days in advance. If you are not happy with the change or withdrawal you may close your **account** without notice or charge up to 60 days after we tell you about it. If a change is not to your disadvantage we may make it immediately and tell you about it afterwards in one of the ways set out in the '**Communication**' section of the current account agreement.

- iii) We may withdraw a benefit or service immediately in the following circumstances:
- a) if required to do so to comply with any **Law** or guidance;
 - b) if it is provided by a third party and they cease to provide the benefit or service to members;
 - c) we or any third party providing a benefit or service reasonably suspect fraudulent activity;
 - d) if you breach any terms of this agreement, for example you exceed an arranged overdraft, you fail to pay the **monthly** account charge or you fail to repay any sums you owe to us where they have been demanded.
- iv) Where a benefit or service is provided by a third party, it may be varied or withdrawn by the third party in accordance with their terms and conditions for the relevant benefit or service.

4. Security

- 4.1 You must tell us as soon as possible, by contacting your **branch** (during opening hours) or call us on **0800 11 88 55** (24 hours) in the **UK** or **+44 1793 5412 00** from outside the **UK** or by reporting it to us using the 'Manage Card' tool in the **Banking App**, if:
- a) your **card** or cheque book is lost or stolen;
 - b) someone else knows your **PIN**;
 - c) you think someone else may be using your **card**, cheque book or **PIN** without your permission;
 - d) to notify us of a disputed transaction.

How to use your account

Use of your personal information for providing payment services to you

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**.

I've got a question about payments into my account

This section covers:

- how money can be paid into your **account** (including receiving money from inside the **UK** and receiving money from outside the **UK**) e.g. from your family, friends and organisations such as your employer;
- what information they need to make the payment;
- when the money paid into your **account** will be available to you;
- whether you can keep money paid into your **account** by mistake.

Our Current Account Interest Rates and Charges Leaflet has details about whether we pay you **interest** on the money paid into your **account**, once it is available to you.

How payments can be made into your account in pounds sterling within the UK

Payment Type	What information is needed to make the payment to your account	When will it be available?
<p>Cash (this can be paid in over the counter in branch or at one of our self-service machines)</p>	<p>Your full name, sort code and account number.</p>	<p>Branch – it will show in your account and be available for you to withdraw immediately.</p> <p>Self-Service Machine</p> <ul style="list-style-type: none"> • Our ‘Fast Cash’ self-service machines automatically count your cash and the cash will show in your account and be available for you to withdraw immediately. • If our self-service machine does not automatically count your cash, we will receive it when we empty the machine (this depends on the machine but won’t be later than the next working day) and the cash will be applied to your account and be available for you to withdraw as soon as we have counted it.
<p>Electronic payments (Standing orders, regular payments, bill payments, CHAPS, BACS)</p>	<p>Your full name, sort code, account number and any other information required by Law or by the payer’s bank or building society.</p>	<p>Once we receive it, it will show in your account and will be available for you to withdraw immediately. Regular BACS payments e.g. salary and Department of Work and Pensions payments will only be available for you to withdraw once we have received the money from the sender’s bank. The time of day we receive these payments can be different each week/month. However, we would normally expect to receive BACS payments due on a particular working day by 7am.</p>

How payments can be made into your account in pounds sterling within the UK (continued)

Payment Type	What information is needed to make the payment to your account	When will it be available?
<p>Cheques</p>	<p>Your name on your account – they will write that on the cheque which they will give to you for you to pay in:</p> <p>a) in Branch;</p> <p>b) at some of our Nationwide cash machines; or</p> <p>c) by posting the cheque to us at PO Box 8888, Swindon, SN38 1NW (together with the paying in form that is available via nationwide.co.uk).</p> <p>You must pay a cheque into your account within 6 months of the date on it, as we may not be able to collect funds after then. After that, you may need to ask the person or organisation that gave you the cheque to give you a new one.</p> <p>The date on the cheque you're paying in must not be a date in the future.</p>	<p>All cheques go through a process called 'clearing'. Cheques posted in to us, paid in at our branches and our Nationwide cash machines will clear through an image clearing system.</p> <p>The clearing system affects when you can withdraw the money, and when it will be 'cleared for certainty' which means it's definitely staying in your account unless you are, or we have reasonable grounds to suspect you are, a knowing party to fraud.</p> <p>If we find out that the person or organisation who gave you the cheque doesn't have enough money to pay the amount of the cheque then we'll have to take the amount of the cheque out of your account. If you have already taken the money out of your account and this happens, you will be overdrawn, so it is advisable to wait until the money is 'cleared for certainty'.</p> <p>More details about the image clearing system are set out in our Current Account Interest Rates and Charges leaflet.</p>
<p>We do not accept:</p> <ol style="list-style-type: none"> 1) Cash in a currency other than pounds sterling; 2) Cheques in pounds sterling drawn on a non UK bank; or 3) Cheques in a Foreign currency. <p>Cheques are the only form of payment that can be sent to us in the post – we do not accept other forms of payment sent to us in the post.</p>		

How you can receive money from outside the UK in pounds sterling or in a Foreign currency by an Electronic Payment

What information is needed to make the payment to your account	When will it be available?
<ul style="list-style-type: none"> • Nationwide's Bank Identifier Code (BIC) – shown on your statement • SWIFT Intermediary Bank – shown on your statement • your International Bank Account Number (IBAN) – shown on your statement • your full name <p>However if the payment type used is a SEPA Credit Transfer, you only need to provide the person sending the money with your International Bank Account Number (IBAN) and your full name.</p>	<p>If the payment is in a Foreign currency, we will convert the payment into pounds sterling using our standard inbound exchange rate. Our standard inbound exchange rate may vary, depending on the payment type.</p> <p>Once the funds have been converted to pounds sterling, or if the payment is in pounds sterling, the funds will be added to your account and will be available to you to withdraw immediately.</p> <p>If the details set out in the first column of this row are used, we can usually put your money into your account on the day we receive it.</p>
<p>If you'd like more information on payments in a Foreign currency into your account, please ask in branch or call us on 03457 30 20 11 (or +44 1793 65 67 89 if you are calling from outside the UK) or see our 'Overseas payments' leaflet available at nationwide.co.uk</p>	

Do I keep any money that's paid into my account by mistake?

If another bank tells us that money has been paid into your **account** by mistake, or we have paid money into your **account** by mistake, we can take an amount up to the amount of the mistaken payment from your **account**. We generally do not have to tell you first but if we do try to check with you, we can stop you from withdrawing those funds while we try to contact you. We will deduct the funds when we are reasonably satisfied that there was a mistake.

If we do not return money which the payer's bank believes has been paid into your **account** by mistake, we are required to provide information to the payer's bank about you, your **account** and the payment in order that the payer can seek to recover the money.

I've got a question about payments out of my account

This section covers:

- how payments and withdrawals can be made from your **account** (both from inside the **UK** and from outside the **UK**)
- what information you need to give to make the payment or withdrawal;
- when the payment arrives with the person or organisation you are paying; and
- how to cancel payments.

We will assume we are dealing with you and will make **Electronic payments** from your **account** (without making further checks) if we have checked your identity and you have given us your consent in one of the following ways:

Payments out of your account within the UK made in pounds sterling			
Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Cash withdrawal in pounds in the UK	In a branch (in person)	By signing a paper form which includes the payment details or, by inserting your debit card and PIN into a card terminal on the branch counter and confirming the payment details are correct (in branches that offer this service).	We may set limits on how you can use a card or other device, for example, limiting the amount of cash you can withdraw in a day. We will tell you what these limits are when we give you the card or device.
	By using the cash machine (either a Nationwide cash machine or LINK cash machines)	By inserting your debit card and PIN and confirming the payment details are correct.	Occasionally when you use a cash machine the machine provider may make cash withdrawal charges over which we have no control. Make sure you read all the on-screen instructions carefully when using non Nationwide cash machines . If you are using a card to make a payment or withdrawal from a cash machine, the retailer or organisation which owns the cash machine will tell you if the payment has been refused. If you use our self-service machines to pay money to a charity this will be included in your daily cash withdrawal limit. If you use your card to take money out of a cash machine and put your PIN in incorrectly a number of times or there is a technical failure, the cash machine might keep your card . Unfortunately, we can't be held responsible for any loss if this happens.

Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Cash withdrawal in pounds in the UK (continued)	Over the counter at the Post Office ® in the UK . You may be able to make cash withdrawals at Banking Hubs . (not available on FlexStudent or FlexGraduate accounts)	By using your card .	
Card payment using your card or device	At retailers that display the Visa sign	By entering your PIN into the card keypad or providing a signature.	
Contactless payments It's just another way of making payments using your card or device. If you have a card with this symbol  on it, you can make payments in seconds. Contactless makes it quicker to make low value purchases up to a limit we set.	If your card displays the contactless symbol  it can be used at retailers who accept contactless payments. You can ask us to place a control on your card which stops it from being used to make the majority of contactless transactions. Some types of contactless transactions can still be made, for example transactions on board an aircraft.	By tapping your card or device on the retailer's card terminal – occasionally you may also be asked to enter your PIN or provide a signature.	You should make sure that you've enough money in your account before using your Contactless card as some shops and other organisations won't automatically ask us to check the amount of money in your account before you make a payment and this could lead to your account going into an unarranged overdraft.

Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Card payment using your card or device online or over the phone	Online or over the phone – with retailers who accept cards displaying the VISA symbol	By providing details from your card	<p>We need to check the payment request has come from you. We do this by using a combination of your personal and card details, the 3 digit security number on the back of your card, the card reader, your mobile device, your log in / security details, biometric information (such as fingerprint recognition), and any security codes.</p> <p>Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.</p>
Recurring card payments	Online or over the phone – with providers who accept recurring card payments	By providing details from your card	<p>Normally these are regular, ongoing payments e.g. for a magazine subscription.</p> <p>We need to check the payment request has come from you. We do this by using a combination of your personal and card details, the 3 digit security number on the back of your card, the card reader, your mobile device, your log in / security details, biometric information (such as fingerprint recognition), and any security codes.</p>

Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>You can make Electronic payments to other people's accounts in the UK</p>	<p>Telephone Banking (certain payments only – please see “Important information about your payments”),</p>	<p>Providing us with the details of the payment you want us to make and confirming those details are correct.</p>	<p>You'll need to register to use services like Internet Banking or the Banking app and you'll have to provide us with information about where the payment is going to. You must give us the correct details. If you don't, we can refuse to make the payment, or if the payment is made it may be delayed or not even received by the right person and we may not be able to get it back for you.</p>
<p>You can set up regular payments in pounds sterling to pay another person or organisation by setting up a standing order or a direct debit</p>	<p>Internet Banking, Banking app or using a device (like a card). In exceptional circumstances you can ring us – for example, if you are being supported by the Specialist Support Team.</p>		<p>You must give us the correct details. If you don't, we can refuse to make the payment, or if the payment is made it may be delayed or not even received by the right person and we may not be able to get it back for you.</p>
<p>You can transfer money to other Nationwide accounts you have with us (if any). For example, you can transfer money you have in your account to a savings account with us, if you have one.</p>	<p>Once a member has died, their Personal Representative can ring us to give us a payment instruction.</p>		<p>If you know you've made a mistake please contact us immediately on 03457 30 20 11 (or +44 1793 65 67 89 if you are calling from outside the UK). We need to check the payment request has come from you. We do this by asking using a combination of your log in / security details, biometric information (such as fingerprint recognition), the card reader, your mobile device and any security codes, and confirming the details of the payment you wish to make.</p>

Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Payment by cheque (if your account comes with a cheque book)	By cheque	Use of your signature.	<ul style="list-style-type: none"> • You must only write cheques in pounds sterling. We will take the money from your account on the same working day that we receive a cheque you have written. We can refuse to pay a cheque if it is more than 6 months old. • You must take reasonable precautions to stop anyone altering or forging your cheques. • You must not write a future date on a cheque. If you do, we can still pay the cheque when we receive it. • If you wish to cancel a cheque you must contact us immediately.

Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Getting cash using your card	At cash machines that display the Visa sign abroad	By inserting your debit card and PIN and confirming the payment details are correct.	<p>We may set limits on how you can use a card or other device, for example, limiting the amount of cash you can withdraw in a day. We will tell you what these limits are when we give you the card or device.</p> <p>Occasionally when you use a cash machine the machine provider may make cash withdrawal charges over which we have no control. Make sure you read all the on-screen instructions carefully when using non Nationwide cash machines. If you are using a card to make a payment or withdrawal from a cash machine, the retailer or organisation which owns the cash machine will tell you if the payment has been refused.</p>
Card payment using your card or device abroad	At retailers that display the Visa sign abroad	By entering your PIN into the card keypad or providing a signature.	

Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>Contactless payments It's just another way of making payments using your card or device. If you have a card with this symbol  on it, you can make payments in seconds. Contactless makes it quicker to make low value purchases up to a limit we set.</p>	<p>If your card displays the contactless symbol  it can be used at retailers who accept contactless payments. You can ask us to place a control on your card which stops it from being used to make the majority of contactless transactions. Some types of contactless transactions can still be made, for example transactions on board an aircraft.</p>	<p>By tapping your card or device on the retailer's card terminal – occasionally you may also be asked to enter your PIN or provide a signature.</p>	<p>You should make sure that you've enough money in your account before using your Contactless card as some shops and other organisations won't automatically ask us to check the amount of money in your account before you make a payment and this could lead to your account going into an unarranged overdraft.</p>
<p>Card payment using your card or device online or over the phone</p>	<p>Online or over the phone – with retailers who accept cards displaying the Visa symbol</p>	<p>By providing details from your card.</p>	<p>Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.</p> <p>We need to check the payment request has come from you. We do this by using a combination of your personal and card details, the 3 digit security number on the back of your card, the card reader, your mobile device, your log in / security details, biometric information (such as fingerprint recognition), and any security codes.</p>

When using your **card** or device to get cash or to make a card purchase, if you want the card scheme e.g. Visa to convert the payment or cash withdrawal to pounds sterling you must select to pay in the **Foreign currency**. Visa will carry out the conversion using their standard **exchange rate** and we'll deduct the amount in pounds sterling from your **account**. If you select to pay in pounds sterling, the conversion will be done by the retailer or self-service machine owner. For more details about the **exchange rate** that will apply and our fees see our Current Account Interest Rates and Charges leaflet.

For cash withdrawals/**card** purchases you make using your **card** in the **EEA** or within the **UK** in euro or the currency of a EU Member State, the Law requires providers to show total currency conversion charges as a percentage mark- up over the latest euro foreign **exchange rates** issued by the European Central Bank (ECB). This is so you can compare the currency conversion costs of different providers. For cash withdrawals/**card** purchases made in euro or another EU Member State currency you can view details of the percentage mark up which applies that day at **nationwide.co.uk/ currency-conversion**.

VISA will convert most cash withdrawals/card purchases into pounds sterling using their **exchange rate** which applies on the day you authorise the cash withdrawal/card purchase. However, in some limited circumstances e.g. for amounts above 100,000 US dollars, VISA will use their **exchange rate** which applies on the day they receive details from the retailer/cash machine owner. This may be after the day on which you made the cash withdrawal/card purchase so the VISA **exchange rate** and the percentage mark up may be different to those on the day you made the cash withdrawal/**card** purchase.

If you use your **card** or device to buy things or to make a cash withdrawal in a **Foreign currency** outside the **UK**, there is usually a delay between the time when you make your purchase/cash withdrawal and when the money is taken out of your **account**. We will take the money from your account on the **working day** we receive details of the transaction from Visa. During this time, your **account** balance will include the amount of money you've spent but usually it won't be available to you.

If you'd like more information on making debit card payments in a **Foreign currency** out of your **account** please ask in branch, contact us on **03457 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the **UK**) or see our '**Overseas payments**' leaflet at **nationwide.co.uk**.

Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>Electronic payment – you can make Electronic payments to send money outside the UK.</p>	<p>Internet Banking, Banking app or using a device (like a card). In exceptional circumstances you can ring us – for example, if you are being supported by the Specialist Support Team. Once a member has died, their Personal Representative can ring us to give us a payment instruction.</p>	<p>Providing us with the details of the payment you want us to make and confirming those details are correct.</p>	<p>You'll need to register to use services like Internet Banking or the Banking app and you'll have to provide us with information about where the payment is going to. You must give us the correct details. If you don't, the payment may be delayed or not even received by the right person and we may not be able to get it back for you. If you know you've made a mistake please contact us immediately on 03457 30 20 11 (or +44 1793 65 67 89 if you are calling from outside the UK).</p> <p>We need to check the payment request has come from you. We do this by using a combination of your log in / security details, biometric information (such as fingerprint recognition), the card reader, your mobile device and any security codes, and confirming the details of the payment you wish to make.</p>

For **Electronic payment** transactions in a currency other than pounds sterling, we will convert the payment amount using our standard outbound **exchange rate** for that currency. Our standard outbound **exchange rate** may vary depending on payment type. These are variable rates that change frequently.

When you ask us to make a payment, we will provide you with details of the actual **exchange rate**.

If you use **Internet Banking** to request a payment to an account in an **EEA** country or the **UK** in euros or another EU currency, we will also provide details of our estimated charges for carrying out the currency conversion expressed as a percentage mark-up over the latest euro foreign **exchange rates** issued by the European Central Bank (ECB).

You can find details of our current exchange rates that apply to outbound SWIFT and SEPA payments in a foreign currency at nationwide.co.uk/exchange-rates.

If you ask us to make a payment that is in a different currency to the account of the person you are paying, we cannot control the **exchange rate** applied by their bank.

We do not accept and will not act on postal instructions to make a payment from your account.

What details do I need to give you if I want to make Electronic payments?

What information you need to give us depends on whether you are sending money within the **UK** or sending money outside the **UK**. The table below explains the information that you'll need to provide.

Information	Pounds Sterling Payment in the UK	Payment overseas or in a Foreign currency
Sort Code	Yes	No
Account Number	Yes	No
Reference/ roll number/ invoice number	Yes	Yes
Whether the account you are paying is a personal or business account	Yes	No
The first name and last name of the person you are paying or the name of the business (and reference, if applicable)*	Yes	Yes
Name of the recipient bank or building society	No (unless your payment is being sent as a CHAPS payment)	Yes
Address of the recipient bank or building society	No (unless your payment is being sent as a CHAPS payment)	Yes
Bank Identifier Code (BIC) or national bank code	No	Yes (unless your payment is being sent in euros as a SEPA Credit Transfer)
Recipient's bank account number or International Bank Account Number (IBAN) (depending on the destination country)	No	Yes
*We may need to truncate the name you provide on the payment message we send to the recipient's bank as there is only a limited amount of space on the payment message.		

If we need anything else we will ask you at the time. We may not send all the information we request from you with the payment. The recipient's bank may not use all the information we send with the payment when crediting the money to an **account** e.g. they may credit a payment based solely on the sort code and account number without using the intended recipient's name.

When can I tell Nationwide I want to make payments, when will the money arrive, and how can I stop the payment?

The '**Important information about your payments**' table tells you when you can give us instructions to make different types of payments, when the bank of the person you are sending the money to will get the money and whether you can stop us sending the money if you change your mind.

If you (or the third party you have nominated to act on your behalf) are being supported by the **Specialist Support Team**, please look at the information on page 41-44. For information about your account being managed by your Attorney, someone appointed by a Court or your Personal Representative, please look at the information on page 39-40.

Limits may apply to **Electronic payments** from your **account** – we make limits available to you when you ask us to make a payment and they can also be found on our website. We may also set internal limits for security purposes but won't make these available to you.

Payments in pounds sterling usually leave your **account** immediately – the position is slightly different for **card** and **Electronic payments** in a **Foreign currency**, which we've explained in the '**Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency**' table.

Important information about your payments

Payments in pounds sterling within the UK			
Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
ELECTRONIC PAYMENTS			
Internal transfer to another Nationwide account	At the time you ask us to make the payment using the Internet Bank, Banking app, ATM and Telephone Banking* or, on an exceptional basis, by telephone. During opening hours at a branch .	Immediately. For payments by telephone, by the next working day .	You cannot normally cancel a payment after we have accepted your instruction.
Future dated internal transfer to another Nationwide account	At the time you ask us to make the payment using the Internet Bank, Banking app or Telephone Banking* . We must receive your payment instruction by 10:00pm on the working day before you want the payment to be sent. If we don't, your payment will be sent on the next working day .	Immediately.	You can cancel the payment up to 10:00pm on the working day before it is due to leave your account .
Immediate Bill Payment – Bill Payments are made through the Faster Payments Service	At the time you ask us to make the payment using the Internet Bank, Banking app , an ATM, during opening hours at a branch or, on an exceptional basis, by telephone or in writing.	Within 2 hours. For payments by telephone, if we receive your payment instruction before 4pm Monday-Friday, it will arrive at the recipient's bank the same day. If we receive your payment instruction after 4pm Monday-Thursday, it will arrive at the recipient's bank the next working day . If we receive the payment instruction after 4pm on a Friday or over the weekend, it will arrive at the recipient's bank the next working day .	You cannot normally cancel a payment after we have accepted your instruction.

Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Future dated Bill Payment	<p>At the time you ask us to make the payment using the Internet Bank or Banking app.</p> <p>We need to receive your payment instruction by 10:00pm on the working day before you want the payment to be sent. If we don't, your payment will be sent on the next working day.</p>	Within 1 working day .	You can cancel the payment up to 10:00pm on the working day before it is due to leave your account .
Standing order – a regular payment for a set amount	<p>At the time you ask us to make the payment using the Internet Bank or during opening hours at a branch. We need to receive your instruction by 10:00pm on the working day before you want the payment to be sent.</p> <p>If we don't, your payment will be sent on the next working day.</p>	Within 1 working day .	You can cancel the payment up to 10:00pm on the working day before it is due to leave your account .
Direct debits – a regular payment, the person you pay a direct debit to can change the amount but should give you advance notice.	<p>To set up a direct debit you must complete an instruction form with the UK organisation you are paying.</p> <p>We must receive the payment request from the person you are paying by 10:30pm 2 working days before the direct debit payment date. Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	On the date you have agreed with the organisation you are paying.	You can cancel the payment up to 6:00pm on the working day or Saturday before it is due to leave your account . We recommend you also contact the company or person you are paying.

Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
CHAPS – Pounds sterling payments within the UK	<p>At the time you ask us to make the payment using the Internet Bank, during opening hours at a branch, or, on an exceptional basis, by telephone.</p> <p>For same day payments we must receive your instructions by 3:00pm on a working day. Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	On the same working day .	You cannot normally cancel a payment after we have accepted your instruction.

*** Telephone Banking can only be used to make an internal transfer to another Nationwide current or savings account in your name (including a joint account).**

CARDS

Purchases	You can use your card to pay for goods and services at any time.	<p>Payment will be deducted from your account on the working day we receive the request from the retailer's bank.</p> <p>For card payments made outside the UK, payment will be deducted from your account when we receive details of the payment from Visa.</p>	You cannot cancel a card payment once you have authorised it, but a retailer or supplier may be able to make a refund.
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Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>Recurring card payments (for example, where you give someone permission to regularly take cash from your account using your card details)</p>			<p>If you wish to cancel a recurring card payment, you must contact us by phone, in branch, or by contacting us via the Internet Bank before 4:00pm on the working day before the next payment is due to leave your account. We recommend that you also inform the person you are paying that you have cancelled the payment.</p> <p>Alternatively, you can cancel the recurring payment directly with the person or organisation you are paying. If you cancel a recurring card payment, all future payments will also be cancelled.</p> <p>Please note that if we change your card number and/ or expiry date and you have used your card number to set up regular payments on your account to a person or organisation your payment mandate will be updated and future payments you make to them may be paid using your new card number and/ or expiry date.</p>

Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Cash withdrawals		<p>The money will be deducted from your account on the same day for cash withdrawals in pounds in the UK.</p> <p>For cash withdrawals in foreign currency outside the UK payment will be deducted from your account when we receive details of the withdrawal from Visa.</p>	You can't cancel a cash withdrawal after you've pressed the button on the keypad agreeing to it.
<p>In this table, references to cut-off times are to local times in the UK.</p>			

Payments overseas or in a Foreign currency

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
ELECTRONIC PAYMENTS			
<p>SWIFT – an international payment or a Foreign currency payment to another account within the UK.</p>	<p>At the time you ask us to make the payment using the Internet Bank, during opening hours at a branch, or, on an exceptional basis, by telephone.</p> <p>Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	<p>Within 1 working day if your payment is made in an EEA currency and to a country in the EEA or the UK.</p> <p>If you make a payment to a country within the EEA or the UK that is not in an EEA currency your payment will normally arrive within 4 working days.</p> <p>Payments outside the EEA will take longer – please ask us for details.</p>	You cannot normally cancel a payment after we have accepted your instruction.

Payments overseas or in a Foreign currency (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>SEPA Credit Transfer – a payment in euro to an account in the Single Euro Payments Area. You can find out which countries are in the Single Euro Payments Area on our website.</p>	<p>At the time you ask us to make the payment using Internet Banking, during opening hours at a branch, or, on an exceptional basis, by telephone.</p> <p>Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	<p>Within 1 working day.</p>	<p>You can ask us to cancel a payment and ask the recipient's bank to return the money if you've made duplicate payments by mistake, there has been a technical fault or someone else has fraudulently made the payment from your account. You must ask us to cancel the payment within 10 working days of the payment date unless the reason is a fraudulent payment (in which case Condition 47 applies and you have 13 months after the date of payment to ask us to cancel). But there is no guarantee that the recipient's bank will return the payment, or that the recipient agrees.</p>

In this table, references to cut-off times are to local times in the UK.

If you make an overseas payment it may pass through one or more banks on its way to the recipient's **account**. Banks who are based outside the **UK** may deduct their fees from your payment before it reaches the recipient. This could mean that the money the recipient receives is less than the payment you sent to them.

If you make payments from your **account** to an account for another person or organisation and they move their account to another provider, your payment mandate may be updated and future payments you make to them may be paid to the person or organisation's new account.

Payments from accounts being managed by a Personal Representative

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Internal Transfers (to a Nationwide account)	Once we have received your completed 'Request to Close Account(s)' form, we may call you to confirm the payment details with you, and your payment instruction may be taken on the phone during that conversation.	Your payment will arrive within 1 working day of us sending it. Payments are made on working days only.	No, you cannot normally cancel a payment after we have accepted your instruction.
Payment types made by exception			
CHAPS – payments within the UK in pounds sterling	Once we have received your completed 'Request to Close Account(s)' form, we may call you to confirm the payment details with you (including any transaction fee), and your payment instruction is given to us on the phone during that conversation.	Your payment will arrive within 1 working day of us sending it. Payments are made on working days only.	No, you cannot normally cancel a payment after we have accepted your instruction.
SWIFT – an international payment; or a foreign currency payment to another account within the UK	Once we have received your completed <i>Request to Close account(s)</i> form, we may call you to confirm the payment details (including any transaction fee) and the exchange rate that will apply to your payment. Your payment instruction is given to us on the phone during that conversation.	For a payment in an EEA currency or pounds sterling to a country in the EEA : your payment will arrive at the receiving bank within 1 working day . For a payment to a country within the EEA or the UK that is not in an EEA currency: your payment will normally arrive within 4 working days . Payments made outside the EEA will take longer – please ask us for details. Payments are made on working days only.	No, you cannot normally cancel a payment after we have accepted your instruction.

Payments from accounts being managed by a Personal Representative (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>SEPA Credit Transfer – a payment in euros to an account in the Single Euro Payments Area.</p>	<p>Once we have received your completed <i>Request to Close account(s)</i> form, we may call you to confirm the payment details (including any transaction fee) and the exchange rate that will apply to your payment. Your payment instruction is given to us on the phone during that conversation.</p>	<p>Your payment will arrive within 1 working day of us sending it. Payments are made on working days only.</p>	<p>You can ask us to cancel a SEPA payment and ask the recipient's bank to return the money if you've made duplicate payments by mistake, there has been a technical fault or someone else has fraudulently made the payment from your account. You must ask us to cancel the payment within 10 working days of the payment date unless the reason is a fraudulent payment (in which case Condition 47 applies and you have 13 months after the date of payment to ask us to cancel). But there is no guarantee that the recipient's bank will return the payment or that the recipient agrees.</p>

Payments from accounts when you are being supported by the Specialist Support Team

These tables tell you when you (or your nominated third party, if you have an active **Third Party Mandate** authorisation in place) can give us instructions to make different types of payments, when the bank of the person you are sending the money to will get the money and how you can stop us sending the money if you change your mind. We refer to you or your nominated third party as 'you' and 'your' in the tables.

Payments in pounds sterling within the UK

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Internal transfer to another Nationwide account.	At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive the payment instructions in writing in the post.	Requests received by telephone; your payment will arrive within 1 working day of us sending it. Requests received by writing; your payment will arrive within 2 working days of us sending it.	You cannot normally cancel a payment after we have accepted your instruction.
Immediate Bill Payments – Bill Payments are made through the Faster Payment Service.	At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive the payment instructions in writing in the post. For payments instructed by telephone, if we receive the payment instruction after 4pm on a Friday or over the weekend, we are deemed to receive it on the next working day .	Requests received by telephone; your payment will arrive within 1 working day of us sending it. Requests received in writing; your payment will arrive within 2 working days of us sending it.	You cannot normally cancel a payment after we have accepted your instruction.

Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>Regular Transfers – a regular payment for a set amount.</p>	<p>At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive the payment instructions in writing in the post.</p> <p>For payments instructed by telephone, we need to receive your payment instruction by 5pm on the working day before you want the payment to be sent. If we don't your payment will be sent on the next working day.</p>	<p>Requests received by telephone; your payment will arrive within 1 working day of us sending it.</p> <p>Requests received in writing; your payment will arrive within 2 working days of us sending it.</p>	<p>You can cancel the payment by ringing the Specialist Support Team before 5pm on the working day before it is due to leave your account.</p>
<p>Standing Order – a regular payment for a set amount.</p>	<p>At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive payment instructions in writing in the post</p> <p>For payments instructed by telephone, we need to receive your payment instruction by 5pm on the working day before you want the payment to be sent. If we don't your payment will be sent on the next working day.</p>	<p>Requests received by telephone; your payment will arrive within 1 working day of us sending it.</p> <p>Requests received in writing; your payment will arrive within 2 working days of us sending it.</p>	<p>You can cancel the payment by ringing the Specialist Support Team before 5pm on the working day before it is due to leave your account.</p>

Payments in pounds sterling within the UK (continued)

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>Direct Debits – a regular payment. The person you pay a direct debit to can change the amount but should give you advance notice.</p>	<p>To set up a direct debit you must complete an instruction form with the UK organisation you are paying. We must receive the payment request from the person you are paying by 10:30pm 2 working days before the direct debit payment date. Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	<p>On the date you have agreed with the organisation you are paying.</p>	<p>You can cancel the payment by ringing the Specialist Support Team on the working day before it is due to leave your account – please ring before 5pm (Monday to Friday) or before 1pm on a Saturday. We recommend you also contact the company or person you are paying.</p>
<p>CHAPS – Pounds Sterling payments within the UK</p>	<p>At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive the payment instructions in writing in the post. Payments are made on working days only. Payments due to be made on a weekend or bank holidays will be sent on the next working day.</p>	<p>Requests received by telephone; your payment will arrive within 1 working day of us sending it. Requests received in writing; your payment will arrive within 2 working days of us sending it.</p>	<p>You cannot normally cancel a payment after we have accepted your instruction.</p>

Payments overseas or in a Foreign Currency

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p>SWIFT – an international payment or a Foreign currency payment to another account within the UK.</p>	<p>At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive your payment instructions in writing in the post. Payments are made on working days only. Payments due to be made on a weekend or bank holidays will be sent on the next working day.</p>	<p>For a payment in an EEA currency or pounds sterling to a country in the EEA: Requests received by telephone; your payment will arrive within 1 working day of us sending it. Requests received in writing; your payment will arrive within 2 working days of us sending it.</p> <p>For a payment to a country within the EEA or the UK that is not in an EEA currency: your payment will normally arrive within 4 working days.</p> <p>Payments made outside the EEA will take longer – please ask us for details.</p>	<p>You cannot normally cancel a payment after we have accepted your instruction.</p>
<p>SEPA Credit Transfer – a payment in euro to an account in the Single Euro Payments Area. You can find out which countries are in the Single Euro Payments Area on our website.</p>	<p>At the time you ring the Specialist Support Team to ask us to make the payment, or on the working day we receive your payment instructions in writing in the post. Payments are made on working days only. Payments due to be made on a weekend or bank holidays will be sent on the next working day.</p>	<p>Requests received by telephone; your payment will arrive within 1 working day of us sending it.</p> <p>Requests received in writing; your payment will arrive within 2 working days of us sending it.</p>	<p>You can ask us to cancel a SEPA payment and ask the recipient's bank to return the money if you've made duplicate payments by mistake, there has been a technical fault or someone else has fraudulently made the payment from your account.</p> <p>You must ask us to cancel the payment within 10 working days of the payment date unless the reason is a fraudulent payment (in which case Condition 47 applies and you have 13 months after the date of payment to ask us to cancel). But there is no guarantee that the recipient's bank will return the payment or that the recipient agrees.</p>

When you are being supported by the **Specialist Support Team**, we may discuss other ways you can give us instructions e.g. if you register to use our **Banking app**, you can give us payment instructions using the **Banking app**. Once you have registered, please refer to the information earlier in this booklet about how to give us payment instructions using **Internet Banking** or the **Banking app**.

Important information about payments when your account is being operated by your Attorney or by a Court appointed Deputy. Your Attorney or Deputy will need to contact us to get registered with Nationwide so that they can manage your account for you. During the registration process, we will explain what restrictions or limitations apply to your Attorney or Deputy when they want to instruct a payment to be made from your account in writing, using a **Branch**, a **Card** or the **Internet Bank**.

If I get a refund on my card when will the money be back in my account?

We'll be able to pay the refund into your **account** when we receive it.

Can I use a Third Party Provider?

Yes, if you are registered for **Internet Banking**, you can choose to use a **Third Party Provider**:

- to request payments are made from your **account** on your behalf,
- to provide **account** information services to you

provided the **Third Party Provider** is acting in accordance with the relevant regulatory requirements and is a participant in the **Open Banking initiative**. You can check whether the provider is authorised and part of the **Open Banking initiative** in the information they give to you about the services they will provide and by checking openbanking.org.uk.

If you have a joint account, each of you is entitled to consent to a **Third Party Provider** accessing information in respect of your **account** and/or making payments from your **account**, and either of you can revoke any ongoing consent granted to a **Third Party Provider** to access your **account**.

We will treat any instruction from a **Third Party Provider** as if it was from you. A **Third Party Provider** should not ask you for your Internet Banking security details in order to provide their service. If you give your log in /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 incur as a result of misuse or disclosure of information about your **account** by that third party.

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.

If you ask a **Third Party Provider** to request one or more payments from your **account** and they don't do this, we won't be responsible for your payment(s) not being made.

We may stop a **Third Party Provider** from accessing your **account** for reasons related to unauthorised or fraudulent access to your **accounts** by that organisation. We'll tell you about this using any of the contact details we hold for you unless this would compromise our reasonable security measures or would be unlawful.

If you want to cancel the consent you have given to a **Third Party Provider** to access your **account** you should contact them directly. Once a **Third Party Provider** has initiated a payment, you cannot normally cancel it. You can cancel some payments to be made in the future. Please see the '**Important information about payments**' table.

We will not share your log in / Internet Banking security details with any third party.

My personal details have changed, should I tell you?

If you must tell us straight away if you change your personal details, the table below explains how to do this:

	Branch	Internet Bank	Over the phone
Name	Yes	No	No
Address	Yes	Yes	No
Telephone Number	Yes	Yes	Yes
Email Address	Yes	Yes	Yes

Will you ever ask me to provide information to you in order to keep my account safe?

If we've taken action against someone else because of something that has happened on your **account**, you must help us and provide us with all the information we reasonably ask for. However, we will never ask you (and you should never tell anyone, not even our representatives) for your **Internet Banking** security data (such as your customer number, your passnumber, one time passcodes and card reader codes) or your **PIN**.

How else might you take steps to keep my account safe?

As a security measure, we may stop money being paid into or taken out your account, or block access to your account, in the following circumstances;

- if you have not used it for a period of 12 consecutive months and we have not been able to make contact with you;
- if any letters we post to you are returned to us, until you give us your new address details; or
- if we reasonably think you're living outside the UK and we reasonably consider this increases the risk of fraud or other unlawful things happening on your account. For example, we may do this where the Government says there's a high risk of money laundering or terrorism in the country you live in.

If we block access to your account this may also mean that we no longer send you any statements or other communications.

Communication

How will you contact me?

When we contact you for service and operational reasons, such as telling you about changes to terms and conditions, sending you information, letters or notices, we'll use any contact details we have for you. This includes your postal address, your telephone numbers and your e-mail address. We may also send you messages within or via the **Internet Bank** or **Banking app**.

On joint accounts, we'll send this information to the address or contact details of the first person named on our records only, even if you live at different addresses, unless we are required by **Law** to contact you both.

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 information/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.

If we say in these terms and conditions that we will send you a personal notification, we'll contact you in at least one of the following ways:

- By writing to you (email, letter or text);
- Sending you a notice via **Internet Banking** or via the **Banking app** (where you are a registered user).

If we do not specify that we will send you a personal notification, we may then tell you in at least one of the following ways:

- Displaying information in **branch**;
- Displaying information on our website;
- Advertising in the press.

We may also contact you by:

- Phoning you;
- Speaking to you in person (in **branch**); or
- Any other way that is reasonable and appropriate at the time.

We may use your mobile phone number, e-mail address, notices via **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 and you will be able to opt out of these alerts by contacting us. If you choose to opt out of these alerts you will be able to opt back in at any time by contacting us.

If we communicate by a method that would only be effective for **UK** residents (e.g. in **branch**), we will also do so by another method (e.g. by email or on the website) for the benefit of members who do not live in the **UK**.

In order to receive and see messages using email and on the **Internet Bank** you must make sure that your device is set up correctly and has the right hardware, operating system and browser.

How to contact us

There are times when you will need to contact us, for example, to report suspicious or unauthorised activity on your **account**. Where you need to do that in a specific way, we have set out the information in the relevant section of the terms.

If you need to speak to us about anything else, or you want to close your **account**, please contact us in any **branch** or call us on **03457 30 20 11**.

Current account declaration

In this declaration section of this leaflet, "**Nationwide**" means:

- Nationwide Building Society; and
- its subsidiary companies, and any limited liability partnership of which it is a member, which include Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Cheshire Covered Bonds LLP, Derbyshire Home Loans Ltd, Nationwide Independent Financial Services Ltd; and

I (each of us if more than one is applying) agree that:

- (a) The information that I have given you on the application form is complete and true, and I have not withheld any material facts; you can rely on it in deciding whether to open the account; I understand that you can decide to decline my application;
- (b) As well as the account conditions, Nationwide's rules apply to this account and I can obtain a copy of these in any of your branches;
- (c) The money I am investing in this account (which I will not use for business purposes) is my own;
- (d) **For joint accounts:**
 - (i) you can pay cheques and act on instructions signed by either of us unless you are told otherwise;
 - (ii) for the purpose of s.185(2) of the Consumer Credit Act 1974, if you give us an overdraft you are not required to provide more than one statement. If we want individual statements we will tell you;
- (e) Nationwide has not provided any advice or recommendation regarding any free insurance provided with this account.

Words we use

Account This means your Nationwide account which is either in your name or held jointly with somebody else.

Banking app This is a service you can register for – it's an app that allows you to have access to your **account** via a mobile device.

Banking Hub means a facility through which several banks and building societies may offer some banking services to their customers.

Branch This means one of our branches in the **UK**, and you can find details of the locations of our branches at nationwide.co.uk/support/contact-us/branch-finder.

Card This means the debit card we issue on your **account**. We will make it clear whether the context means use of your actual card, or use of the details (either the details you store in an e-wallet or, where we issue you with a virtual card, the details you can use to make online payments)

Cheques You may receive payments in pounds sterling from other people in the form of a **cheque** drawn on a **UK** bank or building society, instructing payment of a specified sum in pounds sterling to you, which you can pay into your **account**.

Direct debit When you ask another person or organisation to take money in pounds sterling out of your **account** with us. You may also see this referred to in our current account literature as -The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.

Direct debits are often used to pay for things like magazine subscriptions or gym or club membership. We do not offer members the ability to set up direct debits in Euros and you can only set up a **direct debit** with the organisation you are paying. If you've set up any **direct debits** on your account to pay another person or **UK** organisation and that person or **UK** organisation's bank doesn't take any money from your **account** for a long time (usually **13 months** or more), we can delete the record from your **account** unless the person or the **UK** organisation you are paying tells us that it shouldn't be deleted.

EEA The European Economic Area and the countries currently in the **EEA** are Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

Electronic payment Payments made into or out of your **account** via electronic banking systems. This includes **direct debits**, **standing orders**, bill payments, CHAPS and overseas payments.

Exchange rate The rate used to convert a payment in a **Foreign currency** to or from pounds sterling (e.g. to calculate how many euros is equal to one pound).

Financial Ombudsman Service (FOS) The Financial Ombudsman Service was established in 2001 and helps settle disputes between consumers and **UK**-based businesses providing financial services, such as banks, building societies and insurance companies.

Foreign currency Means a currency other than pounds sterling.

Interest The extra money we may pay into your **account** if you have money in your **account**.

Internet Bank/Internet Banking This is a service you can register for with us that allows you to have access to your **account** via a secure site you can log in to via **nationwide.co.uk**

Law Means any law, regulation, code or other duty that applies to us or which we have agreed to follow.

Law in the UK Means the law of England and Wales.

Month Means a calendar month.

Nationwide cash machine Means one of our cash machines, which we refer to in this agreement as ‘our self-service machine(s)’, a ‘Nationwide cash machine’ or a ‘Fast Cash’ self-service machine.’

Open Banking initiative Means the **UK’s** Open Banking initiative, which Nationwide is a participant in. You can find out more information about Open Banking at **www.openbanking.org.uk**

PIN Personal Identification Number. It’s a 4 digit number that you need to remember to use when you use your **card** at cash machines or to buy things in shops.

Regulator An organisation that supervises financial institutions to ensure certain requirements, restrictions and guidelines are followed, aiming to maintain the integrity of the financial system and provide the best outcome for customers. We’re subject to the requirements of a number of **Regulators** such as the Prudential Regulation Authority (PRA), the Financial Conduct Authority (FCA), the Payment Systems Regulator (PSR) and the Information Commissioner’s Office.

Specialist Support Team Where a member is experiencing challenging times (like living with or recovering from an illness such as cancer or depression) the **Specialist Support Team** offers a service to help members and their carers manage their accounts.

Standing order When you ask us to pay a set amount of money at regular intervals (e.g. weekly or **monthly**) to someone else’s bank account or when someone else pays a set amount of money at regular intervals into your **account**. You may also see this referred to in our current account literature as – The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer’s account to another account.

Statement A record of what has been paid into and out of your **account**.

SWIFT A way of making a pounds sterling payment from the **UK** to another country or a payment in a currency other than pounds sterling. **SWIFT** cannot be used to make payments in euros to an account within the Single Euro Payments Area.

Telephone Banking Means our telephone banking service.

Third Party Mandate means our authorisation form account holders can complete and give to us if you want to authorise us to accept instructions on your account on your behalf from a third party. The form sets out what the third party can do, please read it carefully.

Third Party Provider means a third party payment service provider which is authorised by **Law** 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).

Working day Any day which is not a Saturday or Sunday, or a Bank Holiday in England and Wales. Where, due to time difference, it is a different day in England and Wales than in your jurisdiction (e.g. it is Tuesday in your jurisdiction and Monday in England and Wales), references should be read as referring to the day in England and Wales (Monday, in this example).

In this document, references to cut-off times are to local times in the **UK**.

Ask in branch

Call **03457 30 20 11**

Visit **nationwide.co.uk**

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no 106078.

You can confirm our registration on the FCA's website, **fca.org.uk**

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

You can receive this document and others like it, in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit **Signvideo.co.uk**

To find out about other ways we may be able to help, search 'accessibility tools' on **nationwide.co.uk**

Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC[®] certified and other controlled material.

