

FlexDirect Cashback Offer Terms

This offer was effective from 25 September 2024 until 8 September 2026.

About these Offer Terms

1. These offer terms apply to our FlexDirect Cashback offer which started on 25 September 2024. The FlexDirect Cashback offer is provided with our FlexDirect account. These offer terms are separate to the terms and conditions that apply to your FlexDirect account.

How long I will earn cashback for

2. If you qualify for our FlexDirect Cashback offer, you will receive cashback on your qualifying spend for 12 months from the date you open your FlexDirect account.
3. 'Qualifying spend' means any payments you make using your FlexDirect debit card, including contactless, Apple Pay, Google Pay, Samsung Pay and recurring card payments.
4. We reserve the right to stop offering the FlexDirect Cashback offer to new applications at any time.
5. We reserve the right to change, replace or withdraw this offer within the 12-month period. We may need to do this for the following reasons:
 - a. the funds allocated to this offer have been exhausted.
 - b. technical reasons.
 - c. legal or regulatory issues.

We will let you know at least 30 days before we make any changes, replacements or withdrawals.

How I will earn cashback on my spend

6. You can earn cashback on any qualifying spend made online, in-store and over the phone, subject to some exclusions that are detailed in paragraph 12.

How I qualify for the offer

7. You will earn 1% cashback, up to £5 per month, on all qualifying spend made on your FlexDirect debit card, so long as:
 - a. You open a FlexDirect account on or after 25 September 2024;
 - b. You pay at least £1,000 per month into your FlexDirect account, not counting transfers from other Nationwide accounts or Visa credits.
8. With a joint FlexDirect account, both of you will be able to earn cashback on qualifying spend. But, the overall maximum cashback you can earn is £5 per month on each FlexDirect account.
9. You cannot opt out from receiving cashback if you qualify for the offer.

When I will not qualify for the offer

10. You will not qualify for the offer if you have previously held a FlexDirect account. But if you are opening a joint FlexDirect account, then you will still qualify for the offer if you have not had a joint FlexDirect account with that person before.
11. If you have been automatically moved to a FlexDirect account from a FlexGraduate or FlexOne account before 1 January 2025, you will not qualify for the offer.
12. You will not earn cashback for transactions that are not included in this offer, such as:
 - a. Gambling transactions.
 - b. Cryptocurrency transactions, including transactions to crypto exchanges.
 - c. Cash withdrawals.
 - d. Other cash-type transactions such as buying foreign currency or travellers cheques, money orders, loan, lease and mortgage payments.
 - e. Any payments made not using your debit card, such as transferring money from your account to another person or business, standing orders or direct debits.
13. Transactions are categorised by VISA. These categories are split based on the type of product the retailer sells. We use these categories to work out whether a transaction is included in the offer, as detailed in paragraph 12.

How cashback will be paid

14. Your cashback will be worked out based on the amount you have spent that month. Cashback is rounded up or down to the nearest pence. The cashback will be paid into your FlexDirect account on the last day of the month.
15. Any cashback payments you receive will appear on your current account statement as 'Everyday Spend Cashback'.

When I will be unable to receive cashback

16. We won't be able to pay any monthly cashback you would otherwise have earned if:

- we are prevented as a result of any sanctions screening or court order; or
- we are otherwise unable to make payment to you for legal or regulatory reasons.

Useful information

17. We use the 'transaction posting date' to calculate cashback. The posting date is when the transaction is applied to your account. It will be the transaction date shown in your statement. This is usually immediately after the transaction, but in some cases it can take a couple of days.
18. The cut off time for calculating money paid into your account (to work out whether you've paid in enough money that month to qualify) is 8.30pm on the last day of the month. It's the same cut off time for qualifying spend.
- This means, for example, that any money paid into your account or qualifying spend after 8.30pm on 31 October, will be calculated as part of your cashback payment for November.
 - If the last day of the month is a Sunday, the cut off time will be 8.30pm on Saturday. This means that using the last example, if the 31 October was a Sunday, then any money paid into your account or qualifying spend after 8.30pm on Saturday 30 October, will be taken into account when calculating money paid into your account or qualifying spend in November.
19. A recurring card payment:
- Is set up by a company, using your debit or credit card details;
 - Is used for things like Netflix, Amazon Prime or magazine subscriptions; and
 - You can cancel by contacting us, as your account provider, but we recommend you contact the company taking the payment too.

Need a copy of documents in Braille, large print or audio format? Just ask in branch or call **03457 30 20 11**.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)

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

P4327 (September 2024)