FlexDirect
Cashback Offer

From 9 September 2026

This document explains the FlexDirect Cashback offer which started on 9 September 2026.

The FlexDirect Cashback offer is provided with our FlexDirect account. This information is separate to the terms and conditions that apply to your FlexDirect account and does not form part of your account terms.

About this offer	
1. What is the offer	• Earn £5.00 cashback each month, when you hit at least £500 of qualifying spend made using your FlexDirect debit card. • Earn £5.00 cashback each month, when you hit at least £300 of qualifying Direct Debit spend made from your FlexDirect account.

2. How I qualify for the offer	• You must have opened a FlexDirect account on or after 9 September 2026.
	• You won't get this offer if you've had a FlexDirect account in the last 3 years, unless:
	  • You're opening a sole account and previously only had a joint account; or
	  • You're opening a joint account and the person you're opening the account with is different to anyone you've had a FlexDirect joint account with before.
	• You need to pay at least £1,500 each month into your FlexDirect account. Money you transfer from other Nationwide accounts or Visa credits from payments made with your card, including refunds, don't count.
	• Your qualifying debit card spend needs to be at least £500 in a month to earn cashback on debit card spend.
	• 'Qualifying debit card spend' means any payments you make using your FlexDirect debit card, including contactless, Apple Pay, Google Pay, Samsung Pay and recurring card payments. It doesn't include transferring money from your account to another person or business, standing orders or Direct Debits, or spend on any of the types of transactions in section 3 below.

	• Your qualifying Direct Debit payments need to be at least £300 in a month to earn cashback on Direct Debit spend. • 'Qualifying Direct Debit payments' means any payments you make under a Direct Debit you have set up on your FlexDirect account. • Remember, if you open your account part-way through the month you'll have less time to meet the qualifying spend requirement in your first month. For example, someone who opens a FlexDirect account on 1 October has the full month to reach the required spend. Someone who opens their account on 22 October has only ten days (until 31 October) to do so.

3. When I won't qualify for the offer	• You won't earn cashback on debit card spend for these types of transactions:
	  ◦ Gambling.
	  ◦ Cryptoassets, including transactions to crypto exchanges.
	  ◦ Taking out cash from a cash machine.
	  ◦ Other cash-type transactions such as buying foreign currency or travellers cheques, money orders, loan, lease and mortgage payments.
	• We decide whether card spend qualifies using the merchant category information provided by Visa. This is based on how the retailer is classified, not what you bought. That means some transactions may not qualify even if they don't look like they would be excluded.

4. How long this offer lasts	• If you qualify for this offer, you will receive cashback on your qualifying spend for 12 months from the month you open your FlexDirect account. For example, if you open your FlexDirect account in October, you will be able to earn cashback from October that year up to and including September the following year.
	• We may need to change these offers, swap them for a different one, or stop them. We'll only do this for one of the following reasons:
	  ◦ the money we've set aside for these offers has already been used up.
	  ◦ technical reasons.
	  ◦ legal or regulatory issues.
	If we do this, we'll let you know at least 30 days before it happens. We might need to stop giving these offers to new FlexDirect applications at any time.

About the cashback payments	
5. How cashback will be paid	• Your cashback will be paid into your FlexDirect account on the last day of the month. It will appear on your statement as 'Everyday Card Spend Cashback' and 'Everyday Direct Debit Cashback' or similar. • Your FlexDirect account must be open when we make the payment. • You can't opt out from receiving cashback if you qualify for the offers.
6. When I won't be able to receive cashback	We won't be able to pay you cashback in some situations. We might do this for the following reasons: • because of sanctions screening or a court order. • if we think there's fraud or other unlawful things happening on your account. • for legal or regulatory reasons.

Useful information	
7. How we calculate cashback	• You need to hit the minimum qualifying debit card spend and qualifying Direct Debit requirements set out at section 2 above, in each month. • The cut off time for qualifying spend is 8.30pm on the last day of the month. This means, for example, that any qualifying spend or money paid into your account after 8.30pm on 31 March will be counted in April. • 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 31 March was a Sunday, then any money paid into your account or qualifying spend after 8.30pm on Saturday 30 March, will be counted in April.
8. How does it work if I have a joint FlexDirect account	• With a joint FlexDirect account, both of you will be able to contribute towards qualifying debit card spend and qualifying Direct Debit payments. But the maximum cashback you can earn under the offer is £10 per month on one FlexDirect account. That's made up of £5.00 for qualifying debit card spend and £5.00 for qualifying Direct Debit payments.
9. What payments are not made using my debit card	• Transferring money from your account to another person or business, standing orders or Direct Debits.

10. What is a Direct Debit	• Direct Debits are when a company collects regular money from your current account. To do this, you have to give them your account number and sort code. Direct Debits don't have to be for a fixed amount, but the company has to tell you before they change it. Direct Debits are covered by the Direct Debit guarantee.
11. What is a recurring card payment	• It's set up by a company, using your debit or credit card details. It's used for things like Netflix, Amazon Prime or magazine subscriptions. You can cancel a recurring card payment by contacting us, as your account provider, but we recommend you contact the company taking the payment too.
12. What are cryptoassets	• Cryptoassets are a type of digital token or 'thing' which use a special way of recording data, known as blockchain. Cryptocurrencies are a type of cryptoasset. You can find out more at **nationwide.co.uk/cryptocurrency**

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