

FlexGraduate

Product Terms

These are the terms that apply to your FlexGraduate account.

These Product Terms form part of our agreement with you, along with the Current Account Terms and Conditions and any other documents we say apply.

If there are differences between the Current Account Terms and Conditions and these Product Terms, you need to follow these Product Terms.

About this account	
1. Monthly fee for having this account	✓ Free (no monthly fee).
2. Who this account is for	<p>This account is only for people who have had a FlexStudent account and graduated from their course.</p> <ul style="list-style-type: none">• You can't apply to open this account. When you graduate, we move your FlexStudent account to a FlexGraduate account. Unless you tell us to close your account or move to a different one. We'll tell you at least two months before we move your account.• You can only have one FlexGraduate account. You can't have a FlexGraduate account with another person (we call this a joint account). You can't have a FlexGraduate account if you have a FlexStudent account – you can only have one or the other.
3. Managing this account	<p>✓ You can use Digital Banking (through the Nationwide banking app and internet bank). If you need to speak to someone, you can get in touch in branch or over the phone.</p> <p>✗ You can't take out cash at a Banking Hub using this account.</p>
4. Interest we pay you on this account	✗ We don't pay interest on money in your account.

Special features of your FlexGraduate account

<p>5. How long you can have this account</p>	<p>! You can have this account for two years if your course was two years long. If your course was three years or longer, it's three years.</p> <p>After that, we'll move you to another one of our accounts.</p>
<p>6. What happens after your FlexGraduate account ends</p>	<p>We'll be in touch at least two months before your FlexGraduate account ends to tell you more about the account we're moving you to. We'll also tell you about any other options you might have.</p>
<p>7. Borrowing money – your FlexGraduate overdraft</p>	<p>✓ You can apply for an interest and charge free arranged overdraft to help you manage your money after your course ends. The maximum arranged overdraft limit will reduce each year in steady steps depending on the length of your course:</p> <ul style="list-style-type: none"> • For a two-year course: <ul style="list-style-type: none"> o £1,500 at the end of year one, after your course finishes. o £1,000 at the end of year two, after your course finishes. • For a course lasting three years or more: <ul style="list-style-type: none"> o £2,500 at the end of year one, after your course finishes. o £1,750 at the end of year two, after your course finishes. o £1,000 at the end of year three, after your course finishes. <p>! At the end of each account year, your overdraft should not exceed the maximum limit.</p> <p>! We'll only agree to give you an overdraft with your FlexGraduate account if you meet our eligibility requirements.</p>
<p>8. If we make changes to your FlexGraduate overdraft</p>	<p>Before you enter into any overdraft with us, we may change the terms or take away the FlexGraduate overdraft feature available with this account. To find out more about why we might do this, see the 'Making changes to this agreement' section of the Current Account Terms and Conditions.</p> <p>We'll tell you at least two months before we do this.</p> <p>If you're not happy about this, you can close your account any time before the change happens. Otherwise, we'll take this to mean you agree with the change.</p> <p>If you ask for an overdraft and we agree, this will mean you'll have an overdraft agreement with us. The terms of the overdraft agreement will then apply to any changes we may make to your overdraft. Just so you know, we'll aim to tell you two months before making changes to rates and charges on your overdraft.</p>

Making payments

9. Paying in a foreign currency with your card

- ✓ We don't charge any foreign currency transaction fees for:
 - Making card payments in a foreign currency.
 - Taking out cash in a foreign currency abroad.
 - Taking out cash in a foreign currency in the UK.

Retailers or cash machine providers may have their own charges. For more information about paying in a foreign currency with your card and foreign exchange rates, see the Current Account Terms and Conditions. Or have a look on our website at nationwide.co.uk/currency-conversion

10. Charges for making other payments

- ✓ We don't charge a transaction fee to send large value payments to someone within the UK. This is called a CHAPS payment.
- ✓ We don't charge a transaction fee to send money outside of the UK, or within the UK in a foreign currency. This is called a SWIFT payment.

You can find out more about these types of payments at nationwide.co.uk/payments



Our **FlexGraduate Product Terms** have received the Fairer Finance Clear & Simple Mark.



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.

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 would 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](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.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](https://www.fca.org.uk)

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P4416 (May 2025)