Guide to your Current Account

FlexStudent and FlexGraduate

Welcome to your account

Thank you for choosing to bank with us.

You might not need all the information in this guide now, but keep it safe, it could help you on our journey together.

To start using your current account, you'll shortly be receiving:

- your **debit card**
- your **4-digit PIN number** - this will be sent separately to your card
- your **online banking and telephone banking passnumbers**.

If you are a new Nationwide customer and have requested a card reader, you will also receive this.

In this guide:

Contact details

How you can contact us

Chat with us

Our 'Chat with us' service is available 24/7 when logged into our internet bank or banking app.
To chat on our website during opening hours, please visit:
nationwide.co.uk/contact-us

In any branch

You can find out where your local branch is here:
nationwide.co.uk/branches/search

Call us

03457 30 20 11

Outside the UK **+44 1793 65 67 89**

Lost/stolen cards or any security concerns **0800 055 66 22**

If your contact details change

Please let us know whenever your contact details change.
You can change your address, telephone number or other contact details such as email through our internet bank, banking app, visiting us in branch or by calling us. If you visit us in branch, please bring valid ID.

You can find more about how to change your details and what you'll need at **nationwide.co.uk/help/your-details**

If your course details change

For example if you extend your course or take time out, you should tell us about these changes over the phone or in branch. Evidence will be needed.

If you leave your course early

You must tell us as soon as possible as you will no longer qualify for this account and we will need to discuss your options with you.

Making sure it's you

We want you to feel safe when banking online. To keep your money safe and secure, there are a few ways that we can make sure it is really you who is using your account. This is also known as authentication.

Your six digit passnumber

When you register for online banking, we ask you to set up a passnumber. You can then use that number to log in and authorise most of your payments.

There's a reset option if you forget your passnumber. You will then need either to use account biometrics or a card reader to confirm that it's definitely you making the request.

Biometrics

Biometrics are a secure and convenient way for you to verify your identity when banking with us.

They use your fingerprint or facial features to check it's you.

There are 2 types of biometrics you can use:

- **Device biometrics**
  This is where you set up face or fingerprint recognition through your phone or device.
- **Account biometrics**
  This is where you set up account biometrics in our banking app. Using account biometrics gives you an extra layer of security for sensitive requests. For example, bigger payments and resetting your passnumber.

Card reader

If you have asked for a card reader, you will be able to use this to generate a unique code to log in to our banking app or internet bank. We won't always ask you to use your card reader, but if you've opted for one, You can use it to:

- pay someone new in our internet bank
- change your personal details.

Your debit card

You can use your debit card to:

- pay for goods and services
- withdraw cash.

When you withdraw cash or make a payment using your debit card, it takes money from your current account.

You don't need to do anything to activate your debit card. You can use it to make online payments as soon as it arrives.

You can only make contactless payments using your card once you've used your PIN for the first time (making a payment in store using a chip and PIN machine or at a cash machine).

Paying with your debit card

- use your PIN or choose 'contactless' for payments up to £100 where you see this sign
- shop online
- use Apple Pay, Google Pay and Samsung Pay.*

When you pay online most browsers show the padlock symbol in the address bar. This tells you that your online payment is secure. Some phones or browsers can indicate that the connection is secure in another way.

Where you can use your debit card

Our Visa debit cards are accepted almost anywhere in the world.

We'll refuse payments to countries where it would be against applicable laws and regulations. This includes countries where there are government sanctions and restrictions.

We don't charge any foreign currency transaction fees for taking out a foreign currency with your card. Individual sellers and ATM providers may apply their own charges.

You can find out more about using your card abroad and any fees and charges at
nationwide.co.uk/help/travel
This will also tell you what you need to do before you travel.

Paying in UK pounds if you're abroad

Sometimes when using your card abroad, you'll be asked if you want to pay in UK pounds. The person offering this service (not Nationwide) may charge a fee and use their own exchange rate to convert your transaction into pounds. This will often cost more than paying in the local currency.

*Apple Pay is available on selected devices. Apple, and App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.

Google Pay is available on devices running Android™4.4 or higher. Android and Google Pay are trademarks of Google LLC. Google Pay and the Android Logo are trademarks of Google LLC.

Samsung and Samsung Pay are trade marks or registered trade marks of Samsung Electronics Co., Ltd. Use only in accordance with the law. Samsung Pay is available on select Samsung devices.

Your PIN

If you're having problems with your PIN

Your PIN might be locked - we'll lock your PIN after it's been entered incorrectly three times. We do this, just in case someone else is trying to use your card.

How to unlock your PIN

You can only unlock your PIN at a cash machine. This can be any cash machine in the UK with the LINK sign on it. To unlock your PIN:

1. Insert your card into the cash machine.
2. Enter your PIN.
3. Select **other** and then **PIN** services.
4. Choose **PIN unlock.**

The screen will then display the word 'successful' and your card will be unlocked. If you have a card reader - you cannot use this to unlock your PIN.

If you don't know your PIN

If you can't remember your PIN, you can request a new one. We'll post this to you within three to five working days.

Once you have your new PIN, you'll need to use a cash machine or make a purchase using your PIN to get it working again.

You can request a PIN reminder using our internet bank by:

1. Logging in and choosing the relevant account.
2. Choosing 'Other account services' in the 'View accounts' menu.
3. Selecting the 'Account services' menu, choose 'Request a PIN reminder'.
4. Entering the last 8 digits of your 16-digit card number.
5. Selecting 'Request PIN'.

If you're still having issues with your card / PIN, please give us a call on the Card Helpline number shown on the back of your card.

Please don't ever share your PIN with anyone - this includes with us or anyone that says they are phoning on behalf of us.

Chip and PIN

You'll need to use Chip and PIN:

- when you're using a new contactless card for the first time
- if you're making a payment of more than £100
- every now and then as a security check.

If your debit card has expired

We'll send you a new card about four weeks before your current card expires. You can use this new card as soon as you've received it. Please destroy your old card.

If you haven't used your card in the last six months, we won't automatically send you a new one. If you want a new card, you can ask for one by contacting us.

If your debit card isn't working

- Make sure there is enough money in your account for the payment by checking your available balance.
- Occasionally, there are issues with retailer's card machines or cash machine, so try another shop or cash machine.
- If contactless payments aren't working, try using Chip and PIN instead by using your card and 4-digit PIN.
- Contact us if your card is damaged or still not working. We'll look into it for you to see if we can fix the problem.
- You can also report a damaged debit card in the banking app.

Lost, stolen or damaged debit cards

If your debit card has been lost or stolen, you'll need to report it to us as soon as possible. We'll cancel that card and send you a replacement. Please get in touch with us if you've got a problem with your debit card.

You can do this in our banking app or internet bank, or by calling us on: **0800 055 66 22**. Lines are open 24 hours a day, 7 days a week.

Freezing or unfreezing your card

If you have misplaced your debit card, you can freeze and unfreeze it in our banking app.

While your card is frozen, it can't be used for making card payments. But these types of payments will continue to work:

- existing recurring card payments
- Direct Debits
- standing orders
- digital wallet apps, including Apple Pay, Google Pay and Samsung Pay*.

Banking app

To report a lost or stolen card in our banking app:

1. Log in to our app
2. Go to **Help**
3. Then **Lost & stolen cards**
4. Then **Stop or Freeze Cards**
5. Select the card that's lost or stolen
6. Select **Report as lost or stolen or damaged**.

Internet bank

To report a lost or stolen card in our internet bank:

1. Log in to our internet bank
2. Select **Need help? Send us a message** from the left-hand menu
3. Select **Chat with us**.

Managing your account

You can securely manage your account any time, day or night using our banking app or internet bank.

On our banking app and internet bank you can:

- view transactions, check your balance and download statements
- make or change payments and transfers from your current account and some savings accounts
- chat with one of our friendly team members
- set your marketing preferences and manage how we contact you
- choose to go paper-free. Instead of paper statements, we send digital messages letting you know when statements or documents are ready to view
- update your personal details.

To find out more about our internet bank, visit **nationwide.co.uk/ways-to-bank/internet-banking**

Also on our banking app you can:

- freeze or unfreeze your card(s) if you've misplaced them
- save regularly, if you have a Nationwide savings account, thanks to Impulse Saver
- verify your online purchases
- share account details – hold down the account and then copy and paste the details.

To find out more about our app visit **nationwide.co.uk/bankingapp**

Download our banking app

From the App Store on an Apple device or from Google Play* on an Android device. Search 'Nationwide mobile banking'.

You'll need your online banking details to log in. You can use your Nationwide account details to register once you're in the app.

Log into our internet bank

1. Go to the internet bank log in page on **nationwide.co.uk**
2. Enter your customer number and date of birth
3. Choose continue.

You'll then get the option to log in using your 6 digit passnumber, verify using our banking app or card reader.

*Android and Google Play are trademarks of Google LLC. Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Keep track of your money by signing up to our alerts

As long as we have your mobile number, we will send alerts to help you manage your money. Some of these need to be opted into, and some will be sent automatically.

We'll automatically send you alerts to let you know if:

- we suspect you've been a victim of fraud.
- there isn't enough money in your account to make a payment.

Overdraft alerts

If you have applied for an arranged overdraft, as long as we have your up-to-date mobile number, you'll receive alerts to let you know:

- you have entered, or are about to enter, your arranged overdraft
- you've entered an unarranged overdraft and need to credit your account.

Find out more about our alerts, and how to opt in or out, at **nationwide.co.uk/textalerts**

Additional alerts you can opt in to

Register for optional alerts and we'll send you a message whenever the money in your account reaches an amount you choose, such as zero or a high balance. Helping you keep on top of your finances. You can also ask for mini statements to be sent to you weekly or monthly.

How to opt in or opt out of additional alerts

- **In the internet bank:**
  Log in and register in 'Manage my details and settings'.
- **In our banking app:**
  Go to 'profile and settings' and 'Communication settings' and then 'Text alerts'.
- You can also call us on **03457 30 20 11** or visit us in branch.

Payments in and out of your account

Paying money into your account

You can pay cash or cheques into your account:

- at a Nationwide cash machine
- over the counter at any Nationwide branch
- You can also pay in a cheque by post. Please send to a local branch and you'll be able to access your money 2 working days after we receive your cheques, so you'll need to take postage time into account.

  Visit the 'Help with cheques' section on the support page below to find out full details.

You or someone else can send money to your account. Find out more at **nationwide.co.uk/support**

Taking cash out of your account

You can take out up to £500 a day with your cash or debit card from:

- any of our Nationwide cash machines
- any cash machine with a VISA or LINK logo on it
- a local branch
- a Post Office.

We don't charge you to use our cash machines. It's best to check signs at any other cash machines as these can charge you.

If you want to take out larger amounts of money, you can find out more about cash withdrawals at **nationwide.co.uk/cash-withdrawals** Or, come and speak to us in branch for details.

Making payments out of your account

You can find out more, along with other payment methods, such as international payments at **nationwide.co.uk/ways-to-pay**

Debit card

Spend quickly, easily and safely in store, online or over the phone, without carrying cash around.

Contactless

No need to enter your PIN - just place your card near the terminal. There are limits on how much you can spend, and just to make sure it's you, sometimes you'll be asked to enter your PIN.

Pay with your phone

You can use Apple Pay, Google Pay or Samsung Pay* to make secure, quick and easy payments - both in store and online.

Regular payments like standing orders

Send a regular payment automatically to a person or organisation, for example, monthly or annually. You can set these up on our internet bank or banking app.

Internal transfers

Instantly move money between your Nationwide current account and other Nationwide accounts, either using the internet bank or our banking app.

Bank transfer

Send and receive money securely between UK accounts, using our internet bank, banking app, or in branch.

Direct Debits

Make sure those important, regular bills are paid automatically. Direct Debits can save you time and avoid charges. You set up this type of payment with a merchant, so that they can take money from your account for bills, like broadband or electricity.

Payment limits

To help keep your money safe, there are limits on certain payments you make to others from your Nationwide current account.

Find our more about payment limits at **nationwide.co.uk/nspayments**

If you send a payment to the wrong account

If you enter the wrong details when making a payment, the payment may be delayed or sent to the wrong account. We are not able to cancel a payment once it has left your account and, we may not be able to get it back for you.

If you can, the quickest and easiest way to get your money back may be contacting the person you have sent the money to.

If you are not able to get the money back from the person you accidentally paid, we could still try to get your money back. But there may be a fee for this service, which we will tell you when you ask us.

If we can't get your money back, we'll let you know. You can ask us in writing to share relevant information from our investigation, so that you can try to recover the money yourself.

It is important that you enter accurate instructions when asking us to make a payment and when making a payment, please double check the sort code and account number.

Our Confirmation of Payee service helps you check you are sending your payment to the right person. Visit **nationwide.co.uk/confirmation-of-payee** for more information. If you know you've made a mistake, please contact us.

Pending transactions and account balance

Pending transactions are payments that would normally go into or out of your account within 7 days.

When you use a debit card to pay for something, it reduces the available balance in your current account. This is because the money has been reserved, ready for the company to take.

You can view your pending transactions when logged into our banking app by:

- selecting your account.
- tapping view pending transactions.

If you do not recognise a transaction

You should check your account regularly and tell us straightaway if there are any transactions which you weren't expecting or do not recognise.

Fraud is when someone has taken money through a transaction that you didn't make or authorise. Please visit our security centre at **nationwide.co.uk/help/fraud-and-security** for tips and guidance.

Arranged Overdrafts

An arranged overdraft allows you to borrow from us to help you while you study.

You can borrow an amount up to an agreed overdraft limit.

With a FlexStudent or FlexGraduate account, your arranged overdraft is interest-free, with no fees or charges to pay.

When you apply for a FlexStudent account, you can ask for an arranged overdraft and set a limit. You could also add one later and change the limit at any time.

You will need to pay back the amount you borrow, either after you graduate or while at university. To help you pay it back, we will gradually reduce your limit after you graduate.

To see how this works, see 'How the FlexStudent arranged overdraft works'

Planning on studying abroad?

You can't increase your arranged overdraft limit if you live outside the UK. But you can usually keep the arranged overdraft you already have.

Unarranged overdrafts

An unarranged overdraft is when you spend more than the amount in your account and you either don't have an arranged overdraft or go over your agreed overdraft limit.

We don't normally let you spend more money than you have in your account or more than any overdraft you've agreed with us.

We'll try to stop a payment if you don't have enough money in your account or arranged overdraft limit to cover it. We may also stop further payments from your account, and this might mean important bills don't get paid. If you go unarranged, we won't charge interest, but you must repay the money as soon as possible.

If you're over your overdraft limit, you won't be able to use your account to make payments or withdraw cash.

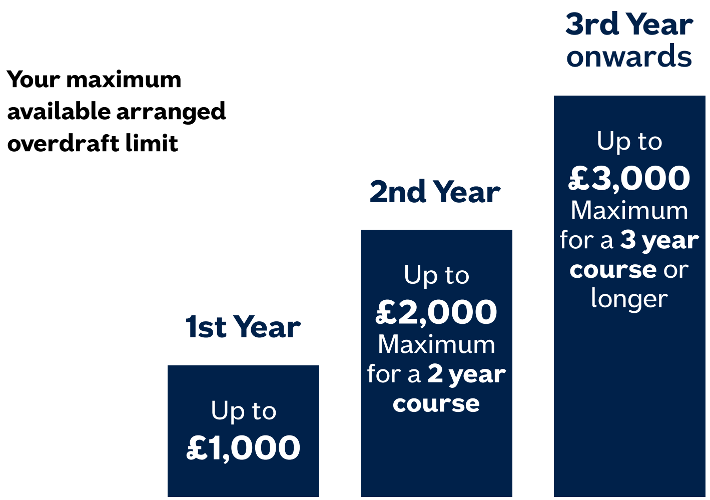
To start using your account again, you'll need to pay in enough money to bring your balance back within your arranged overdraft limit. You can do this by:

- Transferring money from another Nationwide account using our banking app or internet bank
- Sending money from a different provider
- Visiting us in branch with cash or a cheque

Frequently going into an unarranged overdraft can affect your credit file and make it harder for you to borrow in the future.

How the FlexStudent arranged overdraft works

- As soon as your account is open, you can ask for an arranged overdraft and set a limit. You can borrow up to a maximum of £1,000 in your first year of study, up to £2,000 in your second year and up to £3,000 in your third year or longer periods of study. The chart below explains how this works.
- Just let us know how much you would like (up to that year's maximum). We'll never increase your limit unless you ask us to.
- Overdrafts need to be approved by us. To approve borrowing, we'll review your financial circumstances. For FlexStudent you will need to pay in £500 a term (or £1,500 in two or more payments in the 12 months before you contact us), manage your account well, keep a good credit record and live in the UK.
- You can ask us to change your arranged overdraft limit at any time, so you only borrow what you need. If you go over your limit, you won't be charged - but you may not be able to make payments or withdraw cash until your account is back within your limit.



When we talk about a term, we mean the following three periods during a study year, for example:

Autumn term – 1 Sept to 31 Dec

Spring term – 1 Jan to 30 Apr

Summer term – 1 May to 31 Aug

Repaying your overdraft after you graduate

Once you graduate, we'll move you to a FlexGraduate current account. You can have the FlexGraduate for:

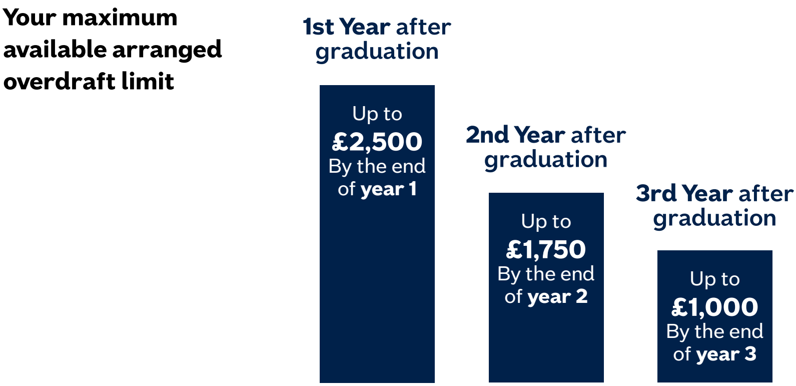
- 3 years if your course was 3 years or more, or
- 2 years if your course was 2 years long.

Your maximum overdraft limit will gradually reduce each year (limits and timings differ for two-year courses). For example, if your current limit is £3,000 in your first year as a FlexGraduate, you'll need to reduce it by £500 over the next 12 months to reach the maximum available arranged overdraft limit of £2,500. If your balance is over the new limit, you'll need to start paying in back.

The chart below shows how this works after a three-year course and a two-year course.

After this, we'll move you to one of our adult current accounts and arranged overdraft interest will apply. We'll be in touch at least two months before your FlexGraduate account ends to tell you more about the account we are moving you to. We will also tell you about any other options you might have.

After a three-year course



After a two-year course

Help with money worries

Talking about money can be hard - but sharing your money worries with someone can be the first step to feeling more in control. If you're worried about your finances, we're here to help. And if you prefer to speak to someone else, free, independent advice is available.

Money and support organisations

Here are some trusted organisations who offer free, independent debt advice. They can help you understand your options and take the next step.

Organisation name	Phone number	Website
Money Wellness	**0161 518 8285**	**moneywellness.com**
StepChange	**0800 138 1111**	**stepchange.org**
PayPlan	**0800 316 1833**	**payplan.com**
Citizen's Advice England	**0800 144 8848**	**citizensadvice.org.uk**
Citizen's Advice Wales	**0800 702 2020**	**citizensadvice.org.uk**
Citizen's Advice Scotland	**0800 028 1456**	**cas.org.uk**
Advice NI Northern Ireland	**0800 915 4604**	**adviceni.net**

Ask **in branch**
Call **03457 30 20 11**
Visit **nationwide.co.uk/FlexStudent**

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**

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