

Use this Form to transfer to a Nationwide current account from one of the following:

- a **current account** with another UK bank or building society that is not a member of the Current Account Switch Service (CASS). You can find a list of banks and building societies that participate in CASS at simplerworld.co.uk
- an **eligible savings account** with another UK bank or building society. To find out whether your account is eligible please check with your existing provider. Please note that this form cannot be used for ISA transfers - you can find information on how to do this on our website or by asking in branch.

A transfer must be between Nationwide and another UK provider, and you can only transfer in to us from a sterling account.

- Before you complete this form, please see how Nationwide uses your information by visiting nationwide.co.uk/privacy
- If your name and address details held by Nationwide and your old provider differ, please update your details before completing this form, to avoid delaying your transfer. If you need to update your details with Nationwide, you can do this in the Internet Bank, by calling us on 0800 30 20 11 or by visiting a branch. If you need to update your details with your old provider, you will need to contact them. **Please ensure your details are correct as we will contact you about your transfer using the details we already hold for you.**
- You must hold a Nationwide current account before you can request a transfer. Don't have a current account with us? Visit nationwide.co.uk, give us a call on 0800 30 20 10, or pop into branch to find out more.
- You will need to fill in a separate Form for each account you want to transfer.
- You can transfer your existing joint account into a joint Nationwide account, or your existing sole account into a joint Nationwide account. In each case, the consent of all holders of the joint account is required. **Please note that the transfer of a joint account into a sole named account is not permitted.** If you are transferring a joint account, throughout this Form, 'I' and 'my' refer to both account holders.
- When you open a savings account with us, we need to let you know where to find our most recent summary financial statement and auditors' report. You'll find these in our 'Review of the Year' document on our website, at nationwide.co.uk/reviewoftheyear
- We will scan this Form electronically. Please write inside the boxes in BLOCK CAPITALS using black ink as this will help us to process your request quickly.
- Please do not cross out any sections that you do not need to fill in. Please be aware that we cannot process incomplete forms and you will need to complete a fresh form, which could delay your transfer.
- Unless you are completing this in branch (where you can hand it to a member of staff) please post this Form to **Current Account Switch Team, Nationwide Building Society, Swindon SN38 1NW**, or return it to any Nationwide branch.
- Nationwide will not charge you a fee for the Manual Transfer service.

1. My Nationwide current account details ("Nationwide Account")

Sort code

Account number

First named account holder

Title (please mark X in the box that applies to you or state your title)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐

Other

Please enter ALL forenames

Surname

Date of birth

Permanent residential address

Property number

and/or Property name

Street

Town

Postcode

Second named account holder

(if transferring from a joint account)

Title (please mark X in the box that applies to you or state your title)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐

Other

Please enter ALL forenames

Surname

Date of birth

Permanent residential address

(if different from above)

Property number

and/or Property name

Street

Town

Postcode

Bank or building society name
(your "**Old Bank**")

Account type: (tick **one** box only)

Sort code

Additional information
(e.g. building society roll number)

First named account holder

Title (please mark **X** in the box that applies to you or state your title)

Please enter your name/initials and surname as shown on your statement

Second named account holder
(if transferring from a joint account)

Title (please mark **X** in the box that applies to you or state your title)

Please enter your name/initials and surname as shown on your statement

Current account						Savings account																											
										Account number																							
Mr						Mrs						Miss						Ms						Other									
Mr						Mrs						Miss						Ms						Other									

Please ensure that you have read the Guidance Notes on page 5 before completing this section.

In the Instructions, these expressions have the following meanings:-

- Bill Payments means the details of the saved payees on the Old Account e.g. if you chose to pay a tradesman electronically;
- Payment Arrangements means the Direct Debits, standing orders and Bill Payments on the Old Account (if any);
- List means the list of Payment Arrangements on your Old Account. If there are any Payment Arrangements your Old Bank will send the List to Nationwide. If there are Payment Arrangements and you tell us you want to transfer **all** of your Payment Arrangements, we will set these up when we receive the List from your Old Bank. If you have Payment Arrangements and you want to transfer **some** of your Payment Arrangements to Nationwide, or you're not sure which Payment Arrangements you want to transfer, we will send the List to you for you to choose from, and you will then be asked to select a Transfer Date.

You must complete all 6 sections below.

1. Payment Arrangements (such as your utility bills, your monthly mortgage payment or standing orders) – tick ONE of the following boxes:

- A. I would like to transfer **all** of my Payment Arrangements to my Nationwide Account on the date below.
- B. **I do not** want to move any Payment Arrangements to my Nationwide Account.

*If you ticked box A or B, please choose a date on which your Transfer will be completed. **Pick a working day that is at least one month (and no more than two months) after you return the Form.** For help with picking a Transfer Date, please see the tips on page 5.*

D	D	M	M	Y	Y	Y	Y
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(“Transfer Date”)

- C. I would like to transfer **some** of my Payment Arrangements to my Nationwide Account.

I understand Nationwide will send me the List so I can choose the Transfer Date and which Payment Arrangements I want Nationwide to transfer. This additional information will form part of these Instructions.

2. Recurring incoming credits (such as your salary, or your pension, or benefits payments) – tick ONE of the following boxes:

- D. **I would like** Nationwide to contact people or companies that make regular credits to my Old Account to inform them of my Nationwide Account details. I understand Nationwide can only do this after I return the credit redirection forms I will be sent.
- E. **I will be responsible** for contacting people or companies that make regular credits to my Old Account to inform them of my Nationwide Account details myself.
- F. **I do not** want to move any incoming credits to my Nationwide Account.

3. Balance Transfer – tick ONE of the following boxes:

If you are transferring some of your Payment Arrangements, don't forget to think about how Payment Arrangements that remain on your Old Account are going to be funded.

- G. I owe money to Old Bank on my Old Account and I authorise Nationwide to pay the following amount from my Nationwide Account into my Old Account on the working day before the Transfer Date. I would also like Old Bank to transfer any remaining positive balance that remains on my Old Account **so it arrives as cleared funds in my Nationwide Account on the Transfer Date (this is the responsibility of Old Bank).**

£						
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(you must specify an amount)

- H. I would like Old Bank to transfer any **positive balance** from my Old Account **so it arrives as cleared funds in my Nationwide Account on the Transfer Date (this is the responsibility of Old Bank)**.
- I. **I do not** want to transfer any positive balance from my Old Account to my Nationwide Account.

3. My Instructions to Old Bank and Nationwide (the "Instructions") continued

4. Account closure – tick ONE of the following boxes:

J. I would like Old Bank to **close** my Old Account on the Transfer Date (**this is the responsibility of Old Bank**).

☐

K. I **do not** want to close my Old Account.

☐

5. I would like Old Bank to send a list of the **recurring incoming credits** on my Old Account to me directly, as well as to Nationwide.

YES

☐

NO

☐

6. I would like Old Bank to send a List of the **Payment Arrangements** on my Old Account to me directly, as well as to Nationwide.

YES

☐

NO

☐

TRANSFERRING ALL PAYMENT ARRANGEMENTS (if you ticked box A or B above):

Old Bank and Nationwide will each carry out their respective responsibilities outlined in this Form, including:

Day 0	Customer submits 'Authorisation for a manual transfer' form
Max. 2 working days after receipt of form	Nationwide communicates customer(s)' Instructions to Old Bank
Max. 5 working days from receipt of Instructions	Old Bank provides List of Payment Arrangements to Nationwide (and direct to the customer(s) if requested to do so) Old Bank provides list of recurring credits made into Old Account to Nationwide (and direct to the customer(s) if requested to do so) Old Bank provides Nationwide with any other relevant information requested
Max. 5 working days after receiving lists	Nationwide asks Old Bank and the customer(s) for any missing information needed to implement the Instructions Nationwide sets up the standing orders and payees on the Nationwide Account and instructs Direct Debits Nationwide provides customer with credit redirection forms (if customer requested to move recurring incoming credits) Customer completes credit redirection forms as necessary and returns them to Nationwide OR forwards them on to payers
Max 5 working days after receiving redirection forms from customer	Nationwide forwards credit redirection forms to payers, unless customer has chosen to do this themselves <i>If Old Bank has not provided the list(s) in sufficient time for customer's Instructions to be carried out on Transfer Date, Nationwide cancels the Transfer and notifies customer and Old Bank in writing, giving as much advance notice as is reasonably practicable in the circumstances</i>
1 working day before Transfer Date	Nationwide, if requested by customer and provided there are sufficient funds to do so, transfers the amount indicated in Section 3 (para 3, G) from the Nationwide Account to the Old Account
Transfer Date	Old Bank honours standing orders, Direct Debits and diarised Bill Payments on Transfer Date Old Bank cancels all standing orders and Bill Payment arrangements made from Old Account by close of business on Transfer Date Old Bank, if requested by customer, transfers any positive balance so it arrives as cleared funds in the Nationwide Account by the end of the day on Transfer Date Old Bank, if requested by customer, closes Old Account by close of business on Transfer Date and stops accepting incoming payments (unless Old Account is overdrawn)
Transfer Date +1 calendar day	Nationwide starts paying any immediate Bill Payments the customer instructs
Transfer Date +1 working day	Nationwide starts paying any standing orders and Direct Debits that are due

TRANSFERRING SOME PAYMENT ARRANGEMENTS (if you ticked box C above):

Old Bank and Nationwide will each carry out their respective responsibilities outlined in this Form, including:

Day 0	Customer submits 'Authorisation for a manual transfer' form
Max. 2 working days after receipt of form	Nationwide communicates customer(s)' Instructions to Old Bank
Max. 5 working days from receipt of Instructions	Old Bank provides List of Payment Arrangements to Nationwide (and direct to the customer(s) if requested to do so) Old Bank provides list of recurring credits made into Old Account to Nationwide (and direct to the customer(s) if requested to do so) Old Bank provides Nationwide with any other relevant information requested Nationwide provides List of Payment Arrangements to customer(s) Nationwide provides customer with credit redirection (if customer requested to move recurring incoming credits) Customer completes credit redirection forms as necessary and returns them to Nationwide OR forwards them on to payers Customer responds to Nationwide with their chosen Transfer Date and which Payment Arrangements are to be transferred <i>If customer does not respond after 2 months, Nationwide will cancel the Transfer and notify the customer and Old Bank in writing</i>
Max. 5 working days after receiving lists from customer	Nationwide communicates customer(s)' Instructions to Old Bank to confirm which Payment Arrangements are to be transferred Nationwide sets up the standing orders and bill payments specified by the customer(s) on the Nationwide Account and instructs Direct Debits specified by the customer(s) Nationwide forwards credit redirection forms to payers, unless customer has chosen to do this Nationwide asks Old Bank and the customer(s) for any missing information needed to implement the Instructions
1 working day before Transfer Date	Nationwide, if requested by customer and provided there are sufficient funds to do so, transfers the amount indicated in Section 3 (para 3, G) from the Nationwide Account to the Old Account
Transfer Date	Old Bank honours standing orders and diarised Bill Payments on Transfer Date Old Bank cancels the Payment Arrangements made from Old Account as specified by customer(s), by close of business on Transfer Date Old Bank, if requested by customer, transfers any positive balance so it arrives as cleared funds in the Nationwide Account by the end of the day on Transfer Date Old Bank, if requested by customer, closes Old Account by close of business on Transfer Date and stops accepting incoming payments (unless Old Account is overdrawn)
Transfer Date +1 calendar day	Where the customer has specified these to be transferred to the Nationwide Account, Nationwide starts paying any immediate Bill Payments the customer instructs
Transfer Date +1 working day	Where the customer has specified these to be transferred to the Nationwide Account, Nationwide starts paying any standing orders and Direct Debits that are due

4. Arrangements with Old Bank and Nationwide - Current Account Manual Transfer

- a) I have read the 'Guidance Notes' on page 5, which set out what the Transfer covers and what it does not cover. I want to proceed with a Transfer on that basis and have completed this Form to direct Old Bank and Nationwide to perform the Transfer;
- b) I authorise Old Bank and Nationwide to carry out my Instructions;
- c) I agree to carry out my responsibilities set out in this Form - in particular, it is my responsibility i) to ensure I am happy to proceed with the Transfer from my Old Account to my Nationwide Account, particularly where this could involve loss of interest or other benefits I currently receive on my Old Account and/ or some other detriment; ii) to pick a Transfer Date that takes account of the Guidance Notes and the directions on this Form below; iii) to check that relevant 3rd parties I pay by Direct Debit (if any) have updated their records so future payments are taken from my Nationwide Account; and iv) to promptly provide Nationwide with relevant information needed in order to progress my Instructions;
- d) I authorise Old Bank and Nationwide to disclose my personal data to each other and to relevant 3rd parties, and to use that personal data in order to carry out my Instructions;
- e) I authorise you to use the email address you hold for me, together with the other existing contact details you hold about me, to contact me in order to keep me informed about my Instructions and the Transfer, and confirm a) that those contact details are still correct and up to date; or b) I will update my contact details as soon as possible in branch or via the Internet Bank or by calling Nationwide on 0800 30 20 11. I understand that Nationwide will contact the first named account holder only (in the case of joint applications).
- f) I authorise Nationwide to carry out the responsibilities assigned to it in this Form, and acknowledge that Old Bank will be responsible for the responsibilities assigned to it in this Form;
- g) I authorise Nationwide to pay the amount indicated in Section 3 (para 3, G) of this Form (if any) from my Nationwide Account into my Old Account on the working day before the Transfer Date. I understand that the transaction will be subject to the terms and conditions applying to my Nationwide Account, and that I am responsible for any outstanding debt on my Old Account.
- h) Once given, it is not possible for me to cancel or change the Instructions;
- i) Variation - Nationwide can make changes to these conditions, and will usually do so for one or more of the following reasons: i) to reflect changes or anticipated changes in the law; ii) to respond to a decision by a court, ombudsman or regulator; iii) to reflect changes in the costs of performing a Transfer; iv) to reflect changes in technology or in the functionality of Nationwide's services or systems; v) to correct any mistakes in the way these terms are drafted or to make them fairer or clearer (such a change would never be to my detriment). Nationwide can also make a change for a reason not listed as long as it is reasonable for Nationwide to rely on it and Nationwide explains the reason to me when telling me about the change. Nationwide will tell me in writing at least 30 days before the change takes effect;
- j) Duration and Termination - Unless I agree otherwise with Nationwide in writing:
- a. my consent, Instructions and authorisation from this Form are valid for anything occurring within 6 months from the date of signature of the Form;
- b. when transferring all of my Payment Arrangements, if Old Bank does not respond to Nationwide's request for a List of my Payment Arrangements in sufficient time for my Instructions to be carried out on Transfer Date, I understand that Nationwide will inform me and Old Bank in writing, giving as much advance notice as is reasonably practicable in the circumstances, with the effect that:
- i. the Transfer will be cancelled from the date of that notification; and
- ii. such notification terminates my consent, Instructions and authorisation from this Form;
- c. when transferring some of my Payment Arrangements, if I do not respond to Nationwide's request to choose a Transfer Date and identify which of the Payment Arrangements are to be moved to my Nationwide Account, I understand that Nationwide will inform me and Old Bank in writing with the effect that:
- i. the Transfer will be cancelled from the date of that notification; and
- ii. such notification terminates my consent, Instructions and authorisation from this Form;
- k) Complaints - Nationwide has a complaints procedure and for more information, or to make a complaint, please:
- a. visit Nationwide's website and click on the option 'Contact us';
- b. phone **0800 30 20 11**; or
- c. visit one of Nationwide's branches.
- If I am not satisfied with the way Nationwide has dealt with the complaint it can be referred to the Financial Ombudsman Service. The complaint can also be referred to them first without giving Nationwide the opportunity to resolve it, but if this is the case, they will only consider the complaint with Nationwide's 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](https://www.financial-ombudsman.org.uk)
- l) Applicable Law - This agreement is governed by English Law and the language Nationwide will use in its communications will be English. If I want to bring a claim against Nationwide in the courts, the courts of England and Wales will be able to deal with any questions relating to this agreement but if I live in another country, I can bring a claim in the courts which are local to me.

Signature(s)

Please sign within a white box.

1 Signature of first account holder
PLEASE SIGN WITHIN THIS BOX

2 Signature of second account holder
PLEASE SIGN WITHIN THIS BOX

Date

D	D	M	M	Y	Y	Y	Y
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Unless transferring from a sole account to a sole account, please ensure both account holders sign this authorisation.

Tick box if you have Power of Attorney and are authorising the transfer on the account holder's behalf ☐

Customer Checklist:

Once you have completed the form, please check it carefully and tick the boxes below.

- ☐ I've completed Section 1 with details about my Nationwide Account
- ☐ I've ticked whether my Old Account is a current account or a savings account in section 2
- ☐ I've completed Section 2 with details about my Old Account at Old Bank
- ☐ If I'm transferring all/none of my Payment Arrangements, I have included a Transfer Date that is at least one month and no more than 2 months after I've returned this form
- ☐ I've ticked the relevant boxes out of A-K and ticked whether I want to receive a list of my recurring incoming credits and Payment Arrangements in Section 3
- ☐ If I've ticked box G in section 3, I have also specified an amount of money for Nationwide to transfer to Old Bank
- ☐ I've signed and dated the Form in Section 4
- ☐ If I'm an Attorney acting under a Power of Attorney, I've ticked the box at the bottom of Section 4
- ☐ If I'm a joint account holder, both parties have signed the Form, and details in Sections 1 and 2 have been included for both parties

For Nationwide office use only

Branch use only

Employee number

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Branch prefix

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Date actioned

D	D	M	M	Y	Y	Y	Y
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Nationwide Head Office use only

Authorisation for a Manual Transfer to a Current Account – Guidance Notes

The Manual Transfer process can be used to transfer to a Nationwide current account from one of the following:

- a current account with another UK bank or building society that is not a member of the Current Account Switch Service (CASS). You can find a list of banks and building societies that participate in CASS at www.simplerworld.co.uk
- an eligible savings account with another UK bank or building society. To find out whether your account is eligible please check with your existing provider. Please note that this form cannot be used for ISA transfers - you can find information on how to do this on our website or by asking us.

A Transfer must be between Nationwide and another UK provider, and you can only Transfer in to us from a sterling account.

The Form should be self explanatory, but here are some tips for Section 3.

1. First of all, you need to choose whether you are transferring all, some or none of your Payment Arrangements. 'Payment Arrangements' broadly means all your outgoing payments from your Old Account. They could be Direct Debits or standing orders (see notes 3d. and 3e. below) and other regular payments to utility companies, mortgage providers, store cards etc. It also includes the saved payees from your Old Account ('bill payments' - see note 3a. below).

If you transfer some (or none) of your Payment Arrangements to Nationwide and leave your Old Account open, you'll need to keep some money in your Old Account and your Nationwide Account to cover any payments. Whether you choose to transfer all or some of your Payment Arrangements, you can also choose to do one or more of the following:

- move any recurring incoming credits from your Old Account to your Nationwide Account (see note 3b. below);
- transfer any positive balance from your Old Account to your Nationwide Account (see note 3h. below);
- close your Old Account (see note 3i. below).

If you choose to transfer some of your Payment Arrangements and close your Old Account, any Payment Arrangements left on your Old Account will be cancelled when it is closed by your Old Bank. If you choose to transfer some of your Payment Arrangements and transfer your balance to your Nationwide Account, you'll need to think about how to fund any Payment Arrangements left on your Old Account (see note 3j. below).

Once you have decided whether to transfer all, some or none of your Payment Arrangements, tick box A, B or C in section 3.

2. If you want to transfer all or none of your Payment Arrangements, you need to tell us when you want the transfer to be complete - this will be the **Transfer Date**. There are a few things to bear in mind when selecting a Transfer Date:

- a. It needs to be a working day, **not** a Saturday, Sunday or Bank Holiday;
- b. Try to pick a date when you don't have any regular payments going from your Old Account - this is to ensure that no essential payments are missed;
- c. It cannot be more than 2 months after the date you return the form;
- d. It has to be a minimum of 6 working days from when we have a List of your Payment Arrangements and incoming credits from your Old Bank. You may wish to allow some extra time to ensure everything goes smoothly. We suggest that you choose a Transfer Date at least **one month from the date you return the form to us**, to allow time for us to receive the information we need from your Old Bank.

N.B. If you are transferring some of your Payment Arrangements, you cannot choose a Transfer Date in this Form. This is because you need to select which Payment Arrangements you want to transfer to us, and which ones you want to leave with your Old Bank. Once we have the List of Payment Arrangements from your Old Bank, we will send this to you, and ask you to pick the Payment Arrangements you want to transfer and choose a Transfer Date. We won't be able to progress with your Transfer until you return the form to us. We'll remind you about what to bear in mind again, when we send you the List. We'll also tell you how to get your Instructions to us. If there are no Payment Arrangements on your Old Account, all that means is that your Old Bank will not send a List to us. It won't stop the Transfer from going ahead, but we won't send a copy of the List to you and we won't transfer any Payment Arrangements over because there are none on your Old Account.

3. Other things to bear in mind:

- a. **Bill Payments** - this means details of your saved payees (the people and companies to whom you make the payments) which you have already on your Old Account, e.g. if you choose to pay a tradesman electronically. For these sorts of Payment Arrangements, we will set up the payees you have selected on your Nationwide Account. It will then be up to you to initiate payments in the future, as the need arises. Remember that if you have a payment due to go out after the Transfer Date, you will need to remember to instruct the payment to go out, you can do this in branch, via Internet Banking, at a Nationwide ATM or via Telephone Banking. After that first time you instruct us to make the payment, subsequent payments to the same payee can be made from branch, via Internet Banking or Telephone Banking or using our Banking App, or via a Nationwide ATM.
- b. **Redirection of recurring incoming credits** - 'recurring incoming credits' means things such as your salary, pension income, share dividends or any regular credits that have been made to your Old Account over the previous 13 months. Redirection is when these regular or 'recurring' credits to your Old Account are sent to your Nationwide Account instead. You can choose to move recurring incoming credits to your Nationwide Account by ticking box D or E in section 3 of this Form.
Where you have told us that you want to be responsible for moving your recurring incoming credits to your Nationwide Account, we will send you a standard template letter to complete, sign and date, and you will need to remember to send this to your employer, to the DWP or your pension provider (and anyone else who regularly makes credits into your Old Account). Remember you do have the option to ask us to do this (if you tick box D in section 3 of the Form) - we can only do this once you have returned the signed and dated template letter to us. It will then be for the third party in question to do what is needed at their end to start sending credits to your Nationwide Account.
Any other credits to your Old Account (such as one-off credits) may not be forwarded to your Nationwide Account after your Transfer - this is under the control of your Old Bank.
- c. **Recurring Transactions** - if you have arranged to make recurring payments using your Old Account debit card number (e.g. to pay for an insurance policy), then the authorisation you have given to the third party to collect payment via your debit card on your Old Account will not transfer over. We recommend that you contact the third party to set up a new recurring payment on the debit card for your Nationwide Account to ensure any service you receive is not interrupted.
- d. **Direct Debits** - If you have asked us to move your Direct Debits, Nationwide will contact the people or companies your Direct Debit is set up with to tell them to collect the Direct Debit from your Nationwide Account instead of your Old Account. It will then be the responsibility of the people or companies to collect the funds from your Nationwide account. Once your Transfer is complete, you will need to contact any people or companies that haven't updated their records so future payments are taken from your Nationwide Account. You can check what Direct Debits are set up on your Nationwide Account by logging in to the Online Bank, or by asking us.
- e. **Standing Orders** - your Old Bank will give us details of the standing orders you have on your Old Account, and we will set up the ones you have told us you want to transfer on your Nationwide Account, to take effect from the Transfer Date. Payments can be set up at the following frequencies: monthly, quarterly, biannual, annual, fortnightly, weekly and 4-weekly.
- f. **Paym** - if you have registered your mobile phone against your Old Account in relation to Paym, and you want to register Paym against your Nationwide Account, please check with your Old Bank about whether or not they will de-register you. Once that has happened, please go to nationwide.co.uk/what-is-paym for details of how to register for Paym on your Nationwide Account.
- g. **Timings** - Nationwide and Old Bank have regulatory responsibilities to carry out your Instructions within set timescales. Please note, however, that Nationwide is dependent on your Old Bank doing certain activities in a timely way, before we can play our part, in turn.
- h. **Balance on your Old Account** - If you ask Old Bank to transfer any positive balance on your Old Account, your Old Bank will be responsible for making the transfer in cleared funds to your Nationwide Account on the Transfer Date. This should happen by the end of the working day, but if you have any questions about when this will happen, please speak to your Old Bank because this is under their control, rather than ours. Please note that if your Old Bank chooses to transfer the balance by cheque, it may take longer for the funds to reach your Nationwide Account.
- i. **Closing your Old Account** - if you owe your Old Bank money in relation to your Old Account, that is something you will need to discuss with your Old Bank rather than with Nationwide. Please bear in mind that your Old Bank is unlikely to close your Old Account until any outstanding obligations are settled. On this Form you can choose to instruct Nationwide to make a payment from your Nationwide Account into your Old Account in order to cover your debt with your Old Bank. This will take place on the working day before the Transfer Date - you can tick the box at G in para 3 of Section 3 of the Form, and insert details of the amount you want us to pay. Please bear in mind that any such payment is subject to the terms and conditions of your Nationwide Account. For example, if you do not have enough money in your Nationwide Account at the time to make the payment, the transaction may take you into your arranged overdraft with us (and the charges from your overdraft agreement with us will apply). If you do not have an arranged overdraft we will only pay an amount up to the limit of the cleared funds in your Nationwide Account. If making the payment would take you over your arranged overdraft limit, we will only pay an amount up to the limit of your arranged overdraft. Please try to make sure you have enough money in your Nationwide Account the working day before Transfer Date to cover the payment to your Old Bank, and to cover other essential outgoings. If you have any questions about whether switching your Old Account will impact on linked services, benefits or products you have with Old Bank, you should raise them with your Old Bank.
- j. **What happens if I set up new Payment Arrangements on my Old Account after completing the Manual Transfer Form?** - Any Payment Arrangements set up on your Old Account after your Old Bank sends Nationwide a List of your Payment Arrangements will not be part of the Transfer and will remain on your Old Account. Remember that if you are transferring your balance to Nationwide you will need to think about how you will continue to pay these arrangements from your Old Account. We recommend that you do not set up new outgoing payments on your Old Account if you are going to close it.
- k. **Duration of our agreement with you** - If you choose to transfer some of your Payment Arrangements, please bear in mind that we will keep your Manual Transfer application open for a period of two months from the date that we write to you to ask you which Payment Arrangements should be transferred. If you are unable to respond to us within two months of us writing to you with a List of your Payment Arrangements, your application would lapse, the Transfer will be cancelled and you'd need to complete a fresh Form if you wanted to do the Transfer.