THIS OFFER ENDED ON 10 JULY 2025

This offer was available to qualifying Nationwide members.
It ran from 29 May 2025 until 10 July 2025.

Member Exclusive – £200 Current Account Online Switch Offer Terms

What you need to do to get the offer

You need to:

1. Be a **qualifying Nationwide member** on 31 March 2025. See 'Who is a qualifying Nationwide member' below.
2. Open **a FlexDirect**, **FlexAccount or FlexPlus** on our website, internet bank or banking app, and **choose to switch** while you're applying. Or, if you already have one of those accounts with us, you can switch an account from another bank into it using our internet bank.
   - It must be a full switch from a current account held with another provider using the Current Account Switch Service. A full switch includes closing the account you are switching from. Doing a manual or partial switch won't count for this offer.
   - You must transfer at least 2 Direct Debits as part of your switch. Other automatic payments, like standing orders and recurring card payments, don't count.
   - Your switch must complete within 28 days of opening your Nationwide account. If you're switching into an existing account with us, it's within 28 days of telling us you want to switch.
   - The account you're switching from needs to be in your name or a joint account in your name. If you're switching from a joint account, just one of you needs to be a qualifying Nationwide member.
3. **Do the following things within 31 days of us opening your Nationwide account**. If you're switching into an existing account with us, do them within 31 days of telling us you want to switch:
   - **Pay at least £1000 into your Nationwide account** you've switched into. Money you are transferring as part of the switch from your old account will count. If you're switching into an existing Nationwide account, money already in that account won't count. Transferring money from other Nationwide accounts or Visa credits won't count.
   - **Make at least one payment using your Nationwide debit card**. This is the debit card for the Nationwide account you've switched into. Some types of payments won't count. These are gambling and crypto transactions, taking out cash and money transfers. Other cash-type transactions won't count either, like buying foreign currency or traveller's cheques, money orders, loan, lease and mortgage payments. Contactless, Apple Pay, Google Pay, Samsung Pay and recurring card payments will all count, unless they are for a type of payment that won't count.

You won't get the offer if you've received one before

You can't get this offer if you've had one of our current account online switch offers in the past, which we began to offer in 2021. But there are 2 exceptions to this.

1. If you received the offer before on a sole current account, and you're switching into a joint current account that hasn't had the offer before, you can still get it.
2. If you received the offer before on a joint account, and you're switching into a sole current account that hasn't had the offer before, you can still get it.

The offer payment

- We'll pay £200 into the Nationwide account that you've switched into. We'll do this within 10 days of you meeting all the requirements. The account must be open when we make the payment.
- It will appear on your statement as 'Switching Offer.'
- If you're switching into a joint account, you'll only receive one £200 payment.

Who is a qualifying Nationwide member

If you had an eligible mortgage, **savings or current account on 31 March 2025**, **then you're a qualifying Nationwide member**. The account can be a sole or joint account.

An **eligible mortgage** is a Nationwide residential mortgage. It doesn't include:

- Buy to let, commercial or lifetime mortgages.
- Mortgages with our other companies like Clydesdale Bank plc (also known as Virgin Money or Yorkshire Bank), The Mortgage Works (UK) plc, UCB Home Loans Corporation Limited, Derbyshire Home Loans Limited, or E-Mex Home Funding Limited.
- A mortgage you applied for but didn't complete by 31 March 2025.

An **eligible savings account** is a Nationwide personal savings account or cash ISA. It doesn't include:

- Business savings accounts.
- Nationwide investment accounts, like a stocks and shares ISA.
- Personal savings accounts or cash ISAs in the name of someone else but held for your benefit under a trust or similar arrangement. For example, a Smart or Future Saver account in the name of a parent but for the benefit of a child, would be a qualifying savings account for the parent but not the child.
- Personal savings accounts or cash ISAs with one of our other companies like Clydesdale Bank plc (also known as Virgin Money or Yorkshire Bank).

An **eligible current account** is a Nationwide FlexPlus, FlexDirect, FlexAccount, FlexBasic, FlexGraduate, FlexStudent or FlexOne.

When we can end this offer

We may end, change or replace this offer at any time. If we do this, and you've already requested a switch, you'll still get this offer if you meet all the requirements.

What else do I need to know

You won't get this offer if:

- You or a joint account holder already has a current account with us that's being managed by our Collection and Recoveries department at the time the switch completes.
- You, or any of your accounts with us, are subject to a financial sanction or restraint order. Or if we think there's fraud or other unlawful things happening on your account.
- You requested your switch before 29 May 2025, even if your switch completes after this date.
- You requested a switch after the offer was withdrawn on the 10 July 2025.

We use Visa to work out debit card payment types. Visa sorts card payment types based on the type of product the retailer sells.

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