

£175 Current Account Switch Offer Terms

It runs from 18 September 2025 until the offer ends.

What you need to do to get the offer

You need to:

1. Open a **FlexDirect, FlexAccount or FlexPlus** 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.
 - 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 two 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.
2. **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 switch offers in the past, which we began to offer in 2021. But there are 2 exceptions to this.

1. If you received one of our offers before on a sole current account, and you're now switching into a joint current account and haven't received one of our offers before on a joint current account, you can still get it.
2. If you received one of our offers before on a joint account, and you're now switching into a sole current account and haven't received one of our offers before on a sole current account, you can still get it.

The offer payment

- We'll pay £175 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 £175 payment.

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 18 September 2025, even if your switch completes after this date.

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