

# £175 Current Account Switch Offer Terms

It runs from 21 May 2026 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.
  - At least 2 active Direct Debits need to be transferred as part of your full switch from the account you are switching from. We'll move your Direct Debits for you as part of the full 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. Money transferred from any other Nationwide account, whether held by you or anyone else, and 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 only receive this switch offer:

- For your first eligible sole current account switch since 2021; and
- For your first eligible joint current account switch since 2021.

For joint accounts, the switch won't be eligible if one of the joint account holders has already received a joint switch offer, even if the other account holder hasn't received one before.

Opening a new account with us does not make you eligible for this offer if you've already received a switch offer for a sole or joint account. If you're switching into an existing account and that account has already received a switch offer at any time since 2021, you won't be eligible for the offer again.

## 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 are switching from a current account already held with Nationwide Building Society including under a different trading name, such as Virgin Money.
- You requested your switch before 21 May 2026, even if your switch completes after this date.
- You requested a switch after the offer was withdrawn.
- 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.

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