

# Nationwide Building Society current account cashback offer

Terms and conditions effective from 9 February 2023.



**Nationwide**

Building Society

## About these terms and conditions

1. These terms and conditions apply to our current account cashback offer which starts on 9 February and ends on 30 April 2023 unless it is changed, replaced or withdrawn by us earlier. They are separate to the terms and conditions that apply to our current accounts.

## How do I qualify for the offer?

2. You automatically qualify for 5% cashback on all Qualifying Spend made from your current account (excluding FlexOne), up to £10 per month.
3. 'Qualifying Spend' means any payments you make using the debit card issued to you with your current account (excluding FlexOne) at certain supermarkets and convenience stores (including contactless, Apple Pay, Google Pay and Samsung Pay).
4. With a joint current account, both of you will be able to separately earn cashback (up to £10 per month on each card) on Qualifying Spend.

## Where will I earn cashback on my spend?

5. You can earn cashback on debit card payments (including contactless, Apple Pay, Google Pay and Samsung Pay) made online, in-store and over the phone at certain grocery stores and supermarkets (such as Tesco, Sainsbury's, ASDA, Morrison's, Aldi, Co-op, Lidl, Waitrose and Iceland) and many convenience stores. We have included a list of some of these stores on our website at: [nationwide.co.uk/cashback](https://nationwide.co.uk/cashback)
6. We decide whether to pay cashback based on how the retailer or the goods you are buying from that retailer are categorised by VISA. Retailers are categorised by VISA based on the type of things they sell. We use these categories to work out whether you can earn cashback on a transaction, because we will only pay out for the two categories specifically used for 'Grocery stores and Supermarkets' and 'Convenience Store' transactions. We don't control how a retailer or store is categorised. For this reason transactions at some stores won't qualify for cashback, even if the transaction otherwise looks eligible. We have provided a list of some of the stores where you could earn cashback on our website, as detailed in condition 5, but this list may change from time to time.

## When won't I qualify – what are the exclusions?

7. Payments made from a FlexOne account aren't included in the offer.
8. We only offer cashback on supermarket, grocery and convenience store transactions, as detailed in condition 6. This means some transactions are not included in the offer, these include:
  - a. All payments made at petrol stations and service station stores (including those owned by supermarkets);
  - b. All payments made at in-store concessions (e.g. opticians, pharmacies and cafes);
  - c. All payments made to telecoms and financial services providers (including those owned by supermarkets);
  - d. All payments made at specialist independent stores (e.g. most independent butchers and bakeries) and wholesalers;
  - e. All payments made using a PayPal account;
  - f. All payments made via a food delivery service (e.g. Deliveroo and Just Eat); and
  - g. All payments made outside of the UK.

## How will cashback be paid?

9. Your cashback (up to £10 per month) will be calculated on a calendar monthly basis and credited to your account from which the Qualifying Spend was made within six weeks of month end.
10. Any cashback payments you receive will appear on your current account statement as 'Nationwide Cashback'.

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## When will I be unable to receive cashback?

11. We won't be able to pay any monthly cashback you would otherwise have earned if:
- your current account from which the Qualifying Spend was made, is closed, either by you or us, at the time we are due to credit the account;
  - we suspect that you or any additional cardholders have committed a fraud on the account;
  - we are prevented as a result of any sanctions screening or court order; or
  - we are otherwise unable to make payment to you for legal or regulatory reasons.

## Will the offer be withdrawn?

12. We reserve the right to change, replace or withdraw this offer at any time and without notice before 30 April 2023. We may need to do this if, for example:
- the funds made available for this offer have been exhausted;
  - or there is a technical breakdown or systems failure, and we are no longer able to provide the offer in its current form or VISA is no longer able to support the offer.



Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)

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