



# Tariff of Charges

For Pay As You Go customers not receiving Ongoing Advice

Nationwide provides a range of investment advice services to customers. This document sets out how we will provide one of these service options – our Pay As You Go service.

The Pay As You Go Service has been designed for investors who are comfortable with making their own investment decisions and wish to self-manage their Portfolio, but who have chosen to receive financial advice on a “one-off” basis. Nationwide are not responsible for assessing the ongoing suitability of the Product or the Service but will provide one-off investment advice at your request.

Nationwide can also provide Ongoing Advice. Our Ongoing Advice service is not covered by these terms. If you would like to understand more about our Ongoing Service, you can get in touch with us using the contact details we give you.

## Your agreement with us

This document sets out the rights and responsibilities that protect both you and us and is divided into two sections:

1. the Pay As You Go Tariff of Charges – which explains the charges that apply to the Pay As You Go service; and
2. the Terms – which contains the terms and conditions applicable to our provision of the Pay As You Go service.

When we say **‘this agreement’**, we mean this Pay As You Go Tariff of Charges and Terms, which you can also find at [nationwide.co.uk/investments/help/investments-terms-and-conditions](https://nationwide.co.uk/investments/help/investments-terms-and-conditions). It’s important that you read the Pay As You Go Tariff of Charges and Terms and keep this document in a safe place in case you need to look at it in future.

## Other relevant terms

When you buy and sell investments after receiving our personal recommendation, this is done through the Aegon Platform. If you instruct us to do so, we will assist you in implementing any personal recommendation by entering the relevant instructions for you on the Aegon Platform. Your use of the Aegon Platform is governed by Aegon’s own terms and conditions, which you will need to read and accept. We call these the **‘Aegon Terms’** and you can find them on the Aegon Dashboard.

On the Aegon Platform, your investments will be held within Aegon Products. Separate terms and conditions apply to the individual Products you choose to invest in. In this agreement, we call these the **‘Product Terms’**. The Product Terms are an agreement between you and the Product provider. You should also read them carefully and keep them together in a safe place in case you need to look at them in future.

We will treat you as a retail client when we provide our Pay As You Go Service. This gives you the greatest level of protection under the regulations and ensures you get full information about any products you buy.

## PAY AS YOU GO TARIFF OF CHARGES

This Pay As You Go Tariff of Charges includes examples of the effect that charges will have on your investments. Payments made from current accounts via CHAPS or BACS may carry additional charges from the current account provider, which will be applied at their discretion.

### Investment Review Charge

You are eligible to request a financial review of your Portfolio with one of our Financial Planning Managers. An Investment Review Charge will apply as follows:

- The charge will be 1.5% of the value of your Nationwide Portfolio at the date of your investment review. It will be deducted from your Portfolio unless we have agreed with you an alternative method of payment.
- The minimum Investment Review Charge is £500 and the maximum is £1,500. This will be inclusive of VAT.
- Any new money invested as part of this Investment Review will be subject to a separate Initial Advice Charge at that time.

## Initial Advice Charge

The charge for Initial Advice is taken whenever you make an additional investment via a Nationwide Financial Adviser in return for us advising and setting up investment products to meet your needs. You can invest in two ways: with a regular premium, or with a lump sum.

### Lump sum investments

Initial Advice is charged each time that you take out an investment with a Nationwide Financial Adviser and applies as follows:

- Portion of investment value between £0 and £100,000: 2.50%.
- Portion of investment over £100,000: no charge.

The Initial Advice Charge will not apply to any further investments made without advice.

The Initial Advice Charge on transfers will be charged on the value transferred, not the value at the time of your financial review.

Example - investment of £20,000

Investment value + Initial Advice Charge = Total money paid by you

For example, £20,000 + £500 = £20,500

### Regular premium contributions

Initial Advice is charged each time you set up or increase a regular investment via a Nationwide Financial Adviser. The charge is applied at a rate of 2.50% of the value of the new contributions that you're expected to make over 48 months, as follows:

- Portion of monthly contribution value between £0 and £2,083.33: 48 months' contributions x 2.50%.
- Portion of monthly contribution value over £2,083.33: no charge.

You pay this to Nationwide upfront as a one-off payment at the point of investment in return for advising and setting up regular premium products to meet your needs.

**The fee is non-refundable, even if you do not make the expected contributions over 48 months. If you do not make the expected contributions, the Initial Advice Charge will represent more than 2.5% of your investment.**

Example - £400 regular premium

(Regular Premium x 48) x 2.5% = Initial Advice Charge

(£400 x 48) x 2.5% = £480

## Service Charge

There is no monthly charge for the Pay As You Go Service as there is no ongoing assessment of suitability or monitoring by Nationwide.

### Annual Charge - Paid to Aegon

The platform handles your transactions and allows you to access your latest valuation and transact on your account. The charge is collected by Aegon to cover their costs in administering your investment(s). This charge is calculated and collected monthly based on the value of your investments and any cash held.\*

Your Annual Charge will be applied as one rate, as outlined below, regardless of how much you have invested. The amount of the charge will also depend on which fund range you have access to:

- **Primary Fund Range:** If you have access to a range of funds provided by Aegon only, a flat rate charge of 0.31% will be applied. Existing investors may hold Legal & General funds.
- **Model Portfolio Fund Range:** If you have access to the full range of funds from different fund managers, a flat rate charge of 0.39% will be applied.

\* Interest is paid on any cash held within your investment accounts. See The Aegon Platform Terms and Conditions for details.

# Fund Charges

## Ongoing Charge Figure

This charge is taken into account when working out the unit price and is used to pay the fund managers (e.g. Aegon) who monitor, buy and sell assets to match the objective of the fund.

## How much will I pay?

The Fund Charge varies by each fund with each charge negotiated on your behalf to ensure that you have access to competitive rates. In some instances we have been able to negotiate that part of the Fund Charge is returned to you. This is called a 'rebate'. Rebate amounts will be invested as units (once the amount reaches a minimum of £1.00) into the largest fund of the product that the rebated fund is held in.

Rebates on funds held within a General Investment Account are taxable as income and any amount used to buy units will be net of basic rate tax at 20%. This means that if you're a higher rate or additional rate taxpayer, you may have a further tax liability to pay. If you're not liable to income tax, you may be able to reclaim some or all of the tax deducted from HM Revenue & Customs. Please note that for Stocks & Shares ISA investments, rebates on fund charges will not be subject to income tax.

**Please refer to the most recent fund tables or Key Investor Information Documents/Key Information Documents for the most up to date fund charges.**

## Transaction Costs

Transaction costs are the costs incurred by fund managers buying or selling securities within a fund. These costs include broker commissions, taxes and levies, but other factors such as the bid-offer spread, the size and timing of the transaction, and the movement in an asset price can all contribute to additional trading costs.

These costs vary from fund to fund and can change from year to year. The most recent cost available for any fund you invest in will be included in any calculations you receive before you invest.

## Cumulative Effect of Charges

We have provided the following examples to give you an idea of what effect the fund, Annual and Service charges may have on your investments. The investment growth figure and fund charges are based on capital market assumptions on a typical, medium-risk Model Portfolio investment.

## Assumptions

We have used the following assumptions when calculating these examples:

- Investment growth 4.80% p.a.
- An Ongoing Charge Figure of 0.46%
- Transaction Costs of 0.12% (variable)
- An Annual Charge of 0.39%

**Scenario:** A £20,000 lump sum into Accumulation units (i.e. any income generated by the fund is reinvested)

	End of year 1	End of year 6	End of year 10
What you may get back if there were no charges at all <sup>1</sup>	£20,798	£25,292	£29,576
Effect of Charges applied <sup>2</sup>	£123	£882	£1,699
What you may get back after charges <sup>3</sup>	£20,675	24,410	£27,877
Potential net annual return after charges <sup>4</sup>	3.38%	22.05%	39.39%

- 1 If no charges were applied to your investment, this is what you may get back based on the assumptions outlined earlier.
- 2 The effect of charges equals the charges applied to the investment plus the loss of growth the customer receives as a result of the application of charges (not including any Investment Review Charges or Initial Advice Charges).
- 3 This is what you may get back when charges are applied to your investment based on the assumptions outlined earlier.
- 4 The return on your investment for that particular year based on the assumptions outlined earlier.

# THE TERMS

## How we use certain words

When we say ‘**Nationwide**’, ‘**we**’, ‘**us**’, or ‘**our**’ in these conditions, we mean Nationwide Building Society, or anyone who takes over or merges with us. If we’ve transferred any of our rights under this agreement to someone else, ‘**we**’ may also mean the person we’ve transferred them to.

When we say ‘**you**’ or ‘**your**’, we mean the person or people who applied to open a Portfolio.

When we refer to ‘**Aegon**’, we mean either Cofunds Limited trading as Aegon or Aegon Investments Limited as further explained in clause 3 (How we work with Third Party Suppliers).

To help you, we define the following terms and give them initial caps in this document:

- a) **Aegon Dashboard** is the online tool you can use to view your investments, make transactions and manage your account.
- b) **Aegon Platform** is the service on which your investments are held and managed.
- c) **General Investment Account** is an investment product with no special tax treatment used to hold funds and cash.
- d) **Initial Advice** is the advice that your Nationwide Financial Adviser gives you, leading up to and implementing your decision to invest in a Product, or to make any additional investment into a Product.
- e) **Financial Review** means any Initial Advice and any Pay As You Go Advice provided to you on a one-off basis under this agreement.
- f) **Model Portfolios** are a diversified set of funds prescribed by Nationwide’s Investment Committee and recommended by a Nationwide Financial Adviser. These are available to customers using Ongoing Advice or on Pay As You Go.
- g) **Nationwide Financial Adviser** means a person employed by Nationwide and approved by the Financial Conduct Authority (or successor body) to do investment business, including acting as a financial adviser.
- h) **Ongoing Advice** is our optional ongoing investment advice service, as detailed in the Advised Tariff of Charges which you can find on our website.
- i) **Pay As You Go Advice** is a financial review by a Nationwide Financial Adviser under this agreement, which is not Initial Advice.
- j) **Pay As You Go Service** is our service for customers not using Ongoing Advice, as set out in clause 1 (Pay As You Go Service) and detailed in this agreement.
- k) **Investment Review Charge** means the fee you pay in order to receive a Financial Review of your existing Portfolio using the Pay As You Go Service.
- l) **Portfolio** is the portfolio of investments and cash opened in your name on the Aegon Platform.
- m) **Primary Funds** are multi-asset funds available to customers using the Pay As You Go Service.
- n) **Product** means an investment or plan you have taken out or applied for as part of the Services.
- o) **Stocks and Shares ISA** is a tax-efficient investment product that can hold funds and cash. There is an annual limit on the amount that can be added each tax year.
- p) **Third Party Supplier** is the provider of a Product as specified in the relevant Product Terms or the provider of other investment or administrative services.

## 1 PAY AS YOU GO SERVICE

- 1.1 This agreement applies on a ‘one-off’ basis to each occasion we carry out a review for you as part of the Pay As You Go service. The agreement will begin when we accept your request that we carry out a review for you under the Pay As You Go service and will end once we have implemented our personal recommendation to you. Where you notify us that you do not wish to act upon our personal recommendation, this agreement will end once we receive such notification. If you fail to instruct us to implement our personal recommendation within 90 days of our providing it to you, this agreement will end upon the expiry of that time period. We or you may also end this agreement as set out in clause 8 (Termination).
- 1.2 As this agreement applies on a ‘one-off’ basis and the Pay As You Go Service, this agreement does not apply to any previous advice or services you have received. Once we have provided you a personal recommendation under the Pay As You Go Service, we will not carry out any ongoing or follow-up review of whether your investments remain suitable for You. You can use our Pay As You Go Service again at any time and a separate fee will apply. We reserve the right to suspend or terminate the Pay As You Go Service at any time, although where we have agreed to carry out a review for you under the service before a suspension or termination is announced, the suspension or termination will not affect that particular review.
- 1.3 When we review your Portfolio as part of our Pay As You Go Service, we will advise you and make a personal recommendation for you after we have assessed your needs. However, we only offer restricted advice on a limited range of carefully selected Products and funds available through Aegon.
- 1.4 When you ask us to give you financial advice, we can do so in the following ways:
  - 1.4.1 **Initial Advice** – this means the financial advice we give you whenever you begin investing via a Nationwide Financial Adviser or make an additional investment as part of a Financial Review. You will be charged in accordance with the Pay As You Go Tariff of Charges.
  - 1.4.2 **Pay As You Go Advice** – this means the financial advice we give you on a “one-off” basis on your existing Portfolio, as described in the Pay As You Go Tariff of Charges. You will be charged in accordance with the Pay As You Go Tariff of Charges.

- 1.5 If you choose to make further transactions to your advised investment Portfolio online or using the forms available at [nationwide.co.uk/investments](https://nationwide.co.uk/investments) without obtaining advice from us, we will treat these investments as non-advised and they will be subject to the Aegon Terms and any separate Product Terms. We are not responsible for assessing the suitability of any Product or any investments you choose when transacting using these methods, but charges may still apply as described in the Pay As You Go Tariff of Charges. We have designed these non-advised services for investors who are happy to make their own investment decisions. If you are unsure about investing, you should seek financial advice.
- 1.6 You do not have to accept our personal recommendation. Your decision to invest in a Product is your own. You must carefully consider the risks and rewards of any recommended Product for you and your own financial and personal position. However, if we have provided a personal recommendation to you under any of our advised services (including under this agreement) you will still have to pay our charges for these services whether or not you follow our personal recommendation.

## 2 WHO CAN USE THE SERVICE?

- 2.1 You must be 18 or over to use the Pay As You Go Service.
- 2.2 The Pay As You Go Service is only available to residents of the United Kingdom.
- 2.3 Your Portfolio must not be used for business purposes.
- 2.4 To receive the Pay As You Go Service, you must meet our relevant eligibility criteria set out in clauses 2.1 to 2.3 above. If at any time we have reason to believe you do not meet our criteria, or if we are unable to confirm your identity, you may not be able to use our Pay As You Go Service. We may terminate this agreement as set out in clause 8 (Termination).

## 3 HOW WE WORK WITH THIRD PARTY SUPPLIERS

- 3.1 Nationwide sells funds, Products and the Aegon Platform as a package, and some of these may be available separately outside Nationwide.
- 3.2 The following Third Party Suppliers provide the following things regarding the Pay As You Go Service:
  - 3.2.1 Cofunds Limited provides Stocks and Shares ISAs, General Investment Accounts, the Aegon Platform and the Aegon Dashboard, and makes trades on your behalf.
  - 3.2.2 All new Primary Funds are administered by Aegon Investments Ltd. Primary Funds are provided through Legal & General Investment Management.
  - 3.2.3 The Model Portfolios are provided through a number of fund management companies. For further information, please request the 'Model Portfolio Fund Table' from your Nationwide Financial Adviser.

## 4 IMPLEMENTING OUR PERSONAL RECOMMENDATION

- 4.1 If you instruct us to do so, we will assist you in implementing any personal recommendation by entering the relevant instructions for you on the Aegon Platform.
- 4.2 We may refuse to assist you in implementing any personal recommendation if:
  - 4.2.1 we are entitled to terminate this agreement immediately under clause 8 (Termination);
  - 4.2.2 we reasonably suspect fraudulent activity;
  - 4.2.3 your instructions are unclear or incomplete;
  - 4.2.4 it might cause us to act contrary to a law, regulation, code or other duty that applies to us.
- 4.3 If we decide to refuse your instructions, we will tell you by the end of the next working day. We will not tell you if we believe that doing so would compromise security or would otherwise be unlawful. Aegon could also refuse to carry out transactions on your behalf, as set out in the Aegon Terms.
- 4.4 You can call us to ask for information about the refusal and correct any factual errors that led to it. We will provide refusal information and our reasons for refusal if the law allows us to do so.

## 5 COMMUNICATION

- 5.1 You can contact us using the contact details we give you. Further information about our address is in clause 15 (If you're not happy).
- 5.2 When we need to tell you something, we will do so in one or more of the following ways:
  - 5.2.1 By writing to you via post or email.
  - 5.2.2 By display in our branches.
  - 5.2.3 By display on our website.
  - 5.2.4 By telephone or in person.
  - 5.2.5 By display on the Aegon Dashboard.
  - 5.2.6 In any other way that is reasonable and appropriate at the time.
- 5.3 By giving us your email address, you agree we may give you information and communicate with you electronically.
- 5.4 The language we'll use in our communications with you will be English.

## 6 FEES, CHARGES AND COSTS

- 6.1 The price of our Pay As You Go Service is set out in the Pay As You Go Tariff of Charges in force at the time the charges are incurred.
- 6.2 The charges for any Initial Advice and Pay As You Go Service will be deducted from your Portfolio and paid over to us as set out in the Aegon Terms. These charges may also be paid by any other method that we notify to you in writing.
- 6.3 We do not handle your money as part of the Pay As You Go Service. Except as otherwise set out in our Pay As You Go Tariff of Charges, we never accept a cheque made out to us or handle cash. Except as otherwise set out in our Pay As You Go Tariff of Charges, you must make out all cheques to the provider(s) of the relevant Product(s).

## 7 TAX

The Pay As You Go Tariff of Charges above will specify whether or not VAT is payable on the services we provide to you. Where VAT is payable, it is included in the charge you pay.

## 8 TERMINATION

- 8.1 This agreement applies to each instance that we provide the Pay As You Go Service to you. This agreement will end once we have implemented our personal recommendation to you. If you notify us that you do not wish to act upon our personal recommendation, this agreement will end once we receive such notification. If you fail to instruct us to implement our personal recommendation within 90 days of our providing it to you, this agreement will end upon the expiry of that time period.
- 8.2 Termination by us:
  - 8.2.1 We may end this agreement immediately in the following circumstances:
    - (i) We are required to do so to comply with any law or regulation.
    - (ii) You fail to meet, or we have good reason to suspect that you do not meet, any eligibility criteria.
    - (iii) You have seriously breached this agreement for example you have deliberately provided us with incorrect information or you have misled us, or we reasonably believe you are not entitled to deal with the Portfolio.
    - (iv) You have been threatening or abusive towards our staff or the staff of Third Party Suppliers.
    - (v) You have failed to pay any amount due to us, including amounts due under other agreements between us.
    - (vi) We reasonably consider that by continuing with this agreement we may break a law or regulation.
    - (vii) We reasonably consider that by continuing with this agreement we may be exposed to action from a government, regulator or law enforcement agency.

## 9 WHAT HAPPENS WHEN THIS AGREEMENT IS TERMINATED

- 9.1 Termination does not affect rights that have already accrued to you or us, or any of your or our existing commitments to each other, or any contract provisions intended to survive this agreement.
- 9.2 We may direct Aegon to pay us such cash and investments as may be necessary to settle your liabilities to us.

## 10 JOINT CUSTOMERS

- 10.1 If you hold a joint General Investment Account, the following things apply:
  - 10.1.1 You are each individually and jointly liable for money owed to us. So, unless you and we have agreed otherwise in writing, we have the right to demand repayment from all or any of you for all or part of the money.
  - 10.1.2 Any of you can give us instructions or receive notices on behalf of the others regarding this agreement and the Services, except as stated in this clause. However, if we know or suspect there may be a dispute or conflict of interest between you, we may be unable to provide you with the services you have requested.
  - 10.1.3 We may contact and otherwise deal only with the Portfolio holder named first in our records, subject to any legal requirement or unless you request otherwise.
  - 10.1.4 You agree to be bound by anything done or agreed to by the other joint account holder(s) regarding the account.

## 11 WHAT WE ARE LIABLE FOR

- 11.1 Except as otherwise explained in this agreement, we are liable to you for:
  - 11.1.1 any loss, injury or damage you suffer because of our negligence, default or fraud;
  - 11.1.2 any material breach by us of this agreement; or
  - 11.1.3 any failure, delay (that was within our control) or error by us (or our agents) in carrying out your instructions.
- 11.2 We are not liable to you for:
  - 11.2.1 unforeseeable losses or indirect losses such as loss of business, loss of goodwill, loss of opportunity or loss of profit;
  - 11.2.2 any losses arising from any cause whose effect was beyond our reasonable control to avoid;
  - 11.2.3 our failure to comply with this agreement because of our obligations under law or regulation.

- 11.3 We are not liable for any losses you may suffer because of any failure of the Aegon Platform – including the Aegon Dashboard – transmission failure, or delays or similar technical errors provided by third parties, to the extent that the failure is beyond our reasonable control.
- 11.4 You are liable for any losses you and we suffer if you act fraudulently or allow another person to use your security details or your Portfolio. You are also liable for any reasonable losses you and we suffer as a result of your material breach of this agreement or if you give us inaccurate or untrue information.

## 12 CONFLICTS OF INTEREST

- 12.1 As far as possible, all conflicts are managed to safeguard your interests. This is why we maintain a Financial Planning Conflicts of Interest policy. You may request further information about it at any time. The policy is available at [nationwide.co.uk/investmentscoi](http://nationwide.co.uk/investmentscoi)

## 13 GENERAL

- 13.1 If any part of this agreement is found to be unfair or unenforceable, all other parts of it will remain valid.
- 13.2 English law applies to this agreement and the Pay As You Go Service. If you want to bring a claim against us in the courts, the courts of England and Wales will be able to deal with any questions relating to this agreement, but if you live in another country, you can bring a claim in the courts which are local to you.
- 13.3 We may appoint agents to carry out our obligations in providing the Pay As You Go Service if this is allowed by the relevant regulations and the Financial Conduct Authority Handbook. However, we'll do so only if we are satisfied that the agent is competent to perform such tasks. We are liable for the acts of any agents we appoint.
- 13.4 By giving you 30 days' written notice, we may transfer our rights and obligations under this agreement to another organisation. We will always notify you in writing if this happens. If such a transfer takes place, we'll always ensure that the transfer will not reduce your rights or increase your obligations regarding this agreement.
- 13.5 You cannot transfer your rights under this agreement to anybody else.
- 13.6 This agreement is between you and us. No other person has any rights to enforce any of its terms, except that the relevant Third Party Suppliers have the right to deduct certain charges as specifically set out in the Pay As You Go Tariff of Charges.
- 13.7 We may receive training and marketing support from the range of companies we work with. There is no explicit charge for this support, but some of its cost may be funded by their charges. Further information is available on request.

## 14 HOW WE ARE REGULATED

- 14.1 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/firms/financial-services-register](http://fca.org.uk/firms/financial-services-register)

## 15 IF YOU'RE NOT HAPPY

- 15.1 We have a complaints procedure. For more information or to make a complaint, please:
  - 15.1.1 write to: Member Services, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW;
  - 15.1.2 visit [nationwide.co.uk](http://nationwide.co.uk) and click on the option "Contact us";
  - 15.1.3 phone **0800 30 20 11**; or
  - 15.1.4 visit one of our branches.
- 15.2 If you are not satisfied with the way we have dealt with your complaint, you may refer it to the Financial Ombudsman Service. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our 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](http://financial-ombudsman.org.uk)
- 15.3 If you invest without a personal recommendation from Nationwide, you do not have access to the Financial Ombudsman Service regarding the suitability of the investment that you choose.
- 15.4 We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations (up to a maximum of £85,000). Further information about the compensation scheme is available from the FSCS.



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- you can also call us via BT Text Relay and their Next Generation service by dialling **18001**, followed by the phone number you want to ring.

Visit [nationwide.co.uk/support/accessibility/accessibility-services](https://nationwide.co.uk/support/accessibility/accessibility-services) to find out about other ways we may be able to help.

### Important Information

Cofunds Limited provide Stocks & Shares ISAs, General Investment Accounts, the Aegon Platform and the Aegon Dashboard, and make trades on your behalf.

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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