

SavingsWatch Terms and Conditions

What is SavingsWatch?

The SavingsWatch service is our way of keeping you up to date on all things Nationwide savings.

There's more than one way to make your savings work for you. By signing up to the service, you'll be one of the first to know about our best rates, and new products and services we think you'll like.

Who can sign up?

An individual member of Nationwide aged 16 or over, with a valid email address.

If you share a joint account with another member, you'll each need to sign up separately to the service to benefit from it.

We're sorry, but you can't sign up for SavingsWatch if you're a company, club, society, charity, or other type of organisation.

The SavingsWatch service does not cover any Business Savings accounts or any accounts you open through an online platform that is not operated by Nationwide.

News about your existing Nationwide savings products

For each account you have, we'll tell you about:

- Changes we make to the interest rate, up or down. This won't include changes which happen automatically because of an activity or event. For example, when a change in your account balance moves you into a different rate tier, or when your product reaches the end of its fixed term.
- Improvements we make to your product features. For example, we might increase the maximum amount you can save in your account.

With SavingsWatch, we'll send you an email once a year showing the savings accounts you have with us. We'll also include details about our range of savings products, so you can see if something else might be better for you.

Don't worry, even if you don't sign up to SavingsWatch, you'll still get any notifications of changes to your savings account that we must provide you with under your account's terms and conditions.

News about other savings products, services, and initiatives

We may also let you know about other savings products you haven't got yet, and we may tell you about savings related initiatives and services which could make your money work harder for you.

Some of the things we might get in touch with you about include:

- Incentives linked to our savings products, such as a free prize draw.
- A new savings product with different features to those in our current range.
- An improvement to the features of a current savings product, such as an increase in the maximum amount you can save in the account.
- An increase in the interest rate of a savings product in our current range. For example, when we launch a new issue of a fixed rate product.

What we won't tell you about

Our SavingsWatch service is here to help you take advantage of positive changes. So we won't usually tell you about changes that don't improve a savings product, or if we reasonably think that you wouldn't be able to benefit from the change.

We also won't send you a SavingsWatch update if we make a change to a savings product you have, which is to your disadvantage. You'll always be notified of these types of changes in line with your savings account's terms and conditions.

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How we'll get in touch

We'll normally send you SavingsWatch updates by email, but you can choose to hear about changes to the interest rates on any savings accounts you have by text. To choose this option:

- log into the Internet Bank and go to 'Manage my details and settings'
- call us on **03457 30 20 10**
- ask at your local branch.

If you opt for a text message, bear in mind that the amount of information we can include is limited and will therefore be less detailed than the equivalent email. For example, we won't be able to give your new interest rate in a text, but we'll let you know if it has gone up or down.

If any of your personal information changes, such as your email address or mobile phone number, please let us know straightaway.

If you no longer want to receive SavingsWatch updates

You can ask us to stop sending you updates at any time. To do this:

- click on the link in a SavingsWatch email
- log into the Internet Bank and go to 'Manage my details and settings'
- go to **nationwide.co.uk/savingswatch**
- call us on **03457 30 20 10**
- pop into your local branch.

If things change or go wrong

If we make any changes to these terms and conditions that are to your disadvantage, we'll let you know by email at least seven days before they happen. For any other changes to SavingsWatch, we might not be able to tell you in advance, but we'll let you know about them either by email, or by putting a notice on our website and in our branches.

If we ever withdraw the SavingsWatch service, we'll let you know by email in good time - but if this isn't possible, we won't be liable.

We'll do our best to make sure you receive your SavingsWatch updates, but sometimes, technology can go wrong. If you do miss an update, we won't be liable unless it's our mistake.

What to do if you want to make a complaint

We hope you never have to, but if you do need to complain about SavingsWatch:

- go to **nationwide.co.uk** and click 'contact us'
- call **03457 30 20 11**
- pop into your local branch.

We'll look into it and try to put things right as soon as possible.

If you've made a complaint and you're not satisfied with how we've handled it, you can speak to the Financial Ombudsman Service; they're free, independent and impartial. You can also make a complaint to them without coming to us first. If you do this, they'll ask for our consent before considering your complaint. You can find out about their service and how to refer a complaint to them at **financial-ombudsman.org.uk**