

# Flexclusive Saver Issue 8

## Our Product Terms and Conditions



These Product Terms and Conditions are specific to your savings product. They form part of your savings account's terms and conditions, so you need to read these along with the other documents that make up your agreement.

Your Product Terms and Conditions have priority over anything that's said differently in another part of your agreement.

### Flexclusive Saver Issue 8

This product is for members with a current account who want to save money and want to manage their account in branch, by using a paying-in machine or cash machine, or online.

**These Product Terms and Conditions only apply to you if we have given you a cash card to run your account. If you're not sure which terms and conditions apply to your Flexclusive Saver Issue 8 account, please ask.**

#### Conditions for holding your account

You need to be aged 16 or over.

You must have a Nationwide FlexOne, FlexStudent, FlexGraduate, FlexAccount, FlexDirect or FlexPlus current account. If you only have a FlexAccount, you must also:

- have been paying in £750 or more each month for each of the last three months (excluding transfers from another Nationwide account); or
- have completed an account switch to us (from a non-Nationwide account) using our Current Account Switch Team in the last four months.

If, at any time, you no longer hold one of these current accounts or you fail to meet the above terms, we may transfer your Flexclusive Saver Issue 8 account to another instant access savings product. The terms and conditions and the interest rate for that product will then apply. We'll tell you personally before we transfer your account.

Your account can be in sole or joint names, and you can have a maximum of two joint account holders. Only the first named account holder must hold one of the current accounts shown above but, otherwise, all account holders must meet these conditions for holding the account.

You can't have more than £5 million in your account. This limit doesn't include any interest calculated on your account balance and added to your account.

#### Term

Your account doesn't have a fixed term.

#### Managing your account

You can run your account in any of the following ways:

- In branch
- Using the Internet Bank or our Banking app (if you're registered)
- Using your cash card at one of our paying-in or cash machines.

#### Interest

We'll pay interest into your account on 31 December each year and also immediately before you take your money out of the account when you close it.

The interest rate we pay on your account is variable, meaning it can go up or down. From time to time, your account may have tiered interest rates based on how much money you have in your account. The interest rate we pay on each tier will be variable. When your balance changes and takes your account to a different tier, we'll automatically apply the interest rate for the new tier.

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### **Paying money into your account**

You can pay money into your account in any of the ways set out in 'Our Savings Terms and Conditions'.

If you try to pay in an amount that would take you over the maximum balance, the whole of the payment will be rejected. Any rejected electronic transfers will be returned to the account the payment was made from.

### **Taking money out of your account**

You can take money out of your account in any of the following ways:

- In cash or by Building Society cheque at a branch counter
- In cash at a Nationwide cash machine
- By internal transfer to a current account or savings account you have with Nationwide (as long as it accepts payments).

You can close your account in branch or by using the Internet Bank.

You can receive this document and others like it, in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

#### **If you have hearing or speech difficulties:**

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit [Signvideo.co.uk](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.nationwide.co.uk)

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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