

Nationwide Internet Banking

Terms & Conditions

This document contains the terms and conditions for and important information about using the Internet Banking service and forms a legal agreement between us. You can ask us for additional copies of this document at any time. We strongly recommend that you read the agreement as you will be legally bound by all the terms and conditions whether or not you read them.

When we say 'Nationwide' or 'we' or 'us' or 'our' in this document we mean Nationwide Building Society and when we say 'you' or 'you're' or 'your' we mean you our customer.

These terms and conditions should be read with and apply in addition to, the terms and conditions that apply to your **Account**.

1. Words we use

1.1 In these terms and conditions the words and expressions below have the following meanings:

"Account" means your Nationwide account which is either in your own name or held jointly with somebody else.

"Banking App" means a service you can register for – it's an app that allows you to have access to your **Account** via a mobile device.

"Card" means a card we issue on your **Account** that is able to be used in the **Card Reader**.

"Card Reader" means a hand-held device provided to you to use with your **Card** to generate a passcode which works independently of your device.

"Customer Number" means the 10 digit number we give you which is associated with your **Accounts** and which you may use to access the **Banking App**, or our **Internet Banking** or **Telephone Banking** service.

"Internet Banking" means a service you can register for with us that allows you to have access to your **Account** via a secure site you can log in to via **nationwide.co.uk**.

"Passnumber" means the six digit number you may use to authenticate your identity before you can use **Internet Banking** or the **Banking App**.

"Security Data" means the details we ask you to use to log into **Internet Banking** which may include, for example, your **Customer Number**, **Passnumber**, your mobile device, security codes (passcodes generated by your **card reader** and One Time Passcodes (OTPs) sent to you), and/or biometric information (such as fingerprint recognition).

"Telephone Banking" means our telephone banking service.

1.2 Only you and us will have any rights under these terms and conditions.

2. Accessing Internet Banking

2.1 You can register to use the **Internet Banking** service through our website: **www.nationwide.co.uk**

2.2 When you sign up for your **Account**, we will give you a **Customer Number** which you will need to access our **Internet Banking** service. You will also need a **Passnumber**. We will either give you a **Passnumber** when you register for **Internet Banking** or we will send one to you in the post. You will be able to change your **Passnumber** through the **Internet Banking** service.

2.3 So that you can prove, and we can authenticate, your identity, each time you log on to use our **Internet Banking** service we will ask you to give us some of your **Security Data**.

2.4 To increase the security of your **Account**, we may block your access to the **Internet Banking** service if you incorrectly enter your **Security Data** a number of times in a row. You will be able to access your **Account** again once the block has expired, or by re-registering for the **Internet Banking** service and obtaining a new **Passnumber**.

2.5 If you have lost your **Passnumber** you can obtain a new one by re-registering for **Internet Banking**.

2.6 You must ensure that the device you use for **Internet Banking** remains fully operational and that you take all reasonable measures to keep it virus free. You must also have a compatible device running a compatible Internet browser in order to use **Internet Banking** and to receive notices and information from us through this service. If your device does not meet our requirements you may not be able to access and use **Internet Banking**.

2.7 You can use our **Internet Banking** service 24 hours a day. Occasionally you may not be able to use the **Internet Banking** service - for example, when we carry out maintenance or updates. In circumstances where we know access to **Internet Banking** may be interrupted we will do our best to notify you in advance. You may continue to contact us through other methods during this time.

2.8 We will not be liable for any loss or damage you may suffer as a result of our failure to provide all or part of the functionality and features of **Internet Banking** when we carry out maintenance or updates or if any abnormal or unforeseeable circumstance occurs that is beyond our reasonable control and which we could not reasonably have prevented, such as the failure of any system or communications network operated by someone else.

- 2.9 You may be able to access different functions and features of the **Internet Banking** service depending on the different **Accounts** you hold with us.

3. Using your Card Reader

- 3.1 Certain functions and types of transactions available within **Internet Banking** may require you to use the **Card Reader** that was provided to you to use with your **Card** when you registered for **Internet Banking**. This is so that you can prove, and we can authenticate, your identity. If you were provided with a **Card Reader** and do not use it, then you may not be able to carry out those functions and types of transactions.
- 3.2 If you have a **Card** but do not have a **Card Reader**, or if you lose or damage your **Card Reader**, or you require an additional **Card Reader**, you can request one using the self-service functionality on **nationwide.co.uk** and we reserve the right to make a charge for this. Certain types of Accounts are not compatible with **Card Readers**. The **Card Reader** remains the property of Nationwide and must not be sold or given away to a third party.

4. Keeping your Security Data safe

- 4.1 You must keep your **Security Data** secret in accordance with the terms and conditions that apply to your **Account**.
- 4.2 You must tell us as soon as you can if you know or think somebody else knows your **Security Data** (in circumstances when they shouldn't know this information). You must do this by sending us an e-mail to **customer.service@nationwide.co.uk** or by telephoning our Customer Contact Centre on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK) (both 24 hours a day). We may ask you to confirm this in writing within seven calendar days.

As soon as you tell us about this, we will prevent transactions being carried out on your **Account** using the **Internet Banking** service until your **Security Data** has been replaced. We may also stop or block the use of your **Security Data** under certain other circumstances – please refer to the terms and conditions that apply to your **Account** for further details.

5. Your use of Internet Banking

- 5.1 You should not use any part of the **Internet Banking** services in any illegal or malicious manner.
- 5.2 You should not seek to modify or hack into the **Internet Banking** services or any Internet site.

6. Acting on your instructions

- 6.1 Please refer to the terms and conditions that apply to your **Account** for full details about how to make a payment using **Internet Banking**, as well as about unauthorised payments.
- 6.2 We will carry out transactions on your **Account** following instructions you give us or that in our reasonable opinion appear to have been authorised by you through our **Internet Banking** service, including where authentication using your **Security Data** has been successfully completed.
- 6.3 We reserve the right not to act on any instructions which would mean you would not be keeping to these terms and conditions or the terms and conditions applying to your **Account**, or if we exercise our rights in accordance with the terms and conditions applying to your **Account**.

7. Joint Accounts

- 7.1 As a joint **Account** holder these terms and conditions apply to you individually and jointly with the other **Account** holder(s).
- 7.2 If you have a joint **Account** then any one of you may use our **Internet Banking** service but you must use your own **Security Data** when required. To be able to use our **Internet Banking** service your **Account** must be set up so that any one of you can authorise payments on your own. Certain features of our **Internet Banking** service may not be available in respect of that Account if two or more of you are required to authorise payments jointly.
- 7.3 As soon as one of you tells us another joint **Account** holder is no longer allowed to authorise payments, we will suspend our **Internet Banking** service on that **Account**. This is in addition to our rights to suspend **Internet Banking** under Condition 11.4.

8. MoneyWatch

- 8.1 MoneyWatch is a service for our current account customers, available in our **Internet Banking** service and the **Banking App**. MoneyWatch can give you information (called 'insights') about your current account. The insights will be based on your current account activity and can help you manage your money.
- 8.2 Insights will be available in the MoneyWatch section of the **Internet Banking** service and **Banking App**.
- 8.3 If you do not want to receive insights you can tell us by clicking the 'Turn off MoneyWatch' button, which can be found within the management area of the MoneyWatch section of the **Internet Banking** service and **Banking App**. You can opt back in to MoneyWatch in these areas too.
- 8.4 MoneyWatch should not replace the way you normally monitor your current accounts.
- 8.5 All insights presented within the MoneyWatch service are based on the information available to us at the time you logged in.
- 8.6 We can suspend MoneyWatch at our discretion, including when we need to perform repairs, maintenance or updates or in the event of the failure of any machine, data processing system or transmission link or anything else beyond our (or our suppliers') control. We will make reasonable efforts to make MoneyWatch available again in the case of suspension, but we retain the right to withdraw MoneyWatch at any time. We will not be liable to you if the service is not available at any time.
- 8.7 We can make changes or withdraw MoneyWatch at any time. If we do this, we will tell you in accordance with the Condition 11.2.

9. Paperless Documents

- 9.1 If you have a paperless setting on your **Account**, we'll send your statements and certain other documents to you via **Internet Banking**.
- 9.2 Once a statement or any other document has been sent to you via **Internet Banking**, we won't make any changes to them.

10. Charges

- 10.1 While there is currently no charge for using **Internet Banking**, there may be charges for certain types of transactions which can be carried out through **Internet Banking**. Please see the terms and conditions of your **Account** for details.
- 10.2 We reserve the right to introduce a charge for using **Internet Banking**. Please see "Changes to these terms and conditions" below for more information about when we might introduce a charge, and how you can avoid paying it.
- 10.3 It is also possible that other taxes or costs may exist that are not paid or imposed by us. For example, your Internet service provider or mobile network provider may charge you for using the Internet to access the **Internet Banking** service and/or for any data you consume while using the service.

11. Suspending and ending your use of Internet Banking

- 11.1 These terms and conditions will continue in force indefinitely until either you tell us that you no longer want to use our **Internet Banking** service under Condition 11.2, we de-register you in accordance with Conditions 11.3, or we cancel your right to use **Internet Banking** in accordance with Condition 11.4.
 - 11.2 You can cancel these terms and conditions at any time within a period of 14 calendar days beginning with the day you enter into these terms and conditions or end your agreement with us after that by calling our Customer Contact Centre on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK) (both 24 hours a day). If you prefer, you can cancel or end these terms and conditions by sending us a secure message through the **Internet Banking** online mailbox or by writing to us at Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 1NW.
 - 11.3 We may de-register you from our **Internet Banking** service if:
 - 11.3.1 you do not log in and use **Internet Banking** within three months of first registering for it; or
 - 11.3.2 you have not used **Internet Banking** for over 13 months; or
 - 11.3.3 we reasonably believe that the device you use to access **Internet Banking** poses any kind of threat to that service – for example, if it is infected with a virus or malware.
- If we de-register you from **Internet Banking** for one of the above reasons, you may be able to re-register for **Internet Banking** if you wish to use it in the future.
- 11.4 We may suspend or cancel your right to use **Internet Banking** under certain circumstances in accordance with the terms and conditions that apply to your **Account**. We'll try to tell you in advance (including reasons) or, if we cannot, immediately afterwards, unless, in each case, this would compromise our reasonable security measures or it is unlawful to do this. We'll lift any suspension once the reason for the suspension has ended.

12. Changes to these terms and conditions

- 12.1 Our agreement with you could last a long time, so we may need to make changes to it from time to time. For example, we may need to make changes to our **Internet Banking** service, including to add or remove features or services. We may also need to introduce new charges or change existing charges.
- 12.2 When making any changes we'll always act proportionately and responsibly in the broader interests of our members.
- 12.3 We can predict some of the reasons why we might need to make changes to this agreement. These are:
 - 12.3.1 Because of changes in costs for running our business or for providing new or existing services to you, including changes in our costs of funding.

For example, these costs could include administrative costs, employment costs, building costs and technology costs, or changes in costs of a service or benefit provided by us or by anyone else. For example, if our operational costs increase we may allocate a proportion of these costs to our **Internet Banking** customers.
 - 12.3.2 Because of developments in technology, or in the way the banking industry generally delivers services.

For example, to reflect advances in digital banking.
 - 12.3.3 To respond to changes, or reasonably anticipated changes, in the law or codes of practice which apply to us or because of a decision by a court, ombudsman or regulator.

For example, the Financial Ombudsman could make a ruling in relation to a particular customer which has a knock-on impact on our other customers, which may mean we need to change our terms and conditions.
 - 12.3.4 To meet regulatory requirements.

For example, to reflect any changes in requirements or guidance from a Regulator or to make sure we can continue to meet existing requirements or guidance. This includes requirements affecting the amount of money we have to hold in reserve.
 - 12.3.5 To withdraw functionality (for example, due to customer demand for services and features).
- 12.4 However, because you might use **Internet Banking** for a long time, we can't anticipate everything that may happen over this period. This means we may also need to make other changes. If we do, when we tell you about the change, we'll explain how it will affect you.
- 12.5 We can also introduce or amend any charges for any other valid reason which isn't outlined above.
- 12.6 If we want to make a change that's beneficial to you, we don't need a reason to make that change.
- 12.7 How and when we'll tell you about a change depends on the type of change we're making.

(a) **When we will give you two months' notice**

If we introduce a charge for using **Internet Banking** or make any changes to an existing charge for using **Internet Banking**, we will give you no less than two months' notice and we will tell you by writing to your address or by telling you personally in an electronic format that is equivalent to writing, such as by email.

(b) **When we will give you a month's notice**

We will normally give you 30 calendar days' notice before any change to these terms and conditions or any withdrawal of services takes effect unless it is not practical or possible to do so, in which case we will tell you as soon as we can after the change takes effect.

We will notify you of the change through **Internet Banking** or by personal notice if we consider it appropriate to do so. The new terms and conditions and/or details of the amended services may be displayed on screen and you may be asked to read and accept them the next time you log in. Since we can give you notice of changes to the terms and conditions/services within **Internet Banking** itself we recommend that you log on at least every 14 calendar days.

(c) **When we will make the change without giving you advance notice**

We may change the layout, configuration or content of the **Internet Banking** service, introduce new features, withdraw features, change the way that services are provided and/or introduce new services at any time. We can do this without giving you prior notice, provided these changes:

- do not have a serious adverse effect on the existing services we provide to you at the time of the change; and
- do not change your legal rights under these terms and conditions.

12.8 If you hold a joint Account, we'll send information about any changes to the terms and conditions (including information about the introduction of a charge) to the address or contact details of the first person named on our records only, even if you live at different addresses, unless we are required by law to contact you both.

12.9 If you're not happy with a change we tell you about in advance, and you decide you would like to end the service, you can do so in accordance with Condition 11.2. If we don't hear from you within 30 calendar days (or within two months if we've notified you that far in advance) of us telling you about the change, we'll take it to mean that you've accepted the change.

13. Personal data

13.1 We only use any personal data we collect through your use of **Internet Banking** in the ways set out in our privacy policy and we use cookies to ensure that the **Internet Banking** is safe and secure when you are using it. You can review our privacy policy and our cookie policy at www.nationwide.co.uk/about/corporate-information/cookies-and-privacy

14. Applicable law

14.1 These terms and conditions, and any discussions we've had with you about entering into them, are governed by English law and the language we'll use in these terms and conditions and our communications will be English. 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 these terms and conditions but if you live in another country, you can bring a claim in the courts which are local to you.

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 any hearing or speech difficulties and use a **textphone**, you can call us via BT Text Relay. Dial **18001**, followed by the phone number you want to ring.