

Purchase Protection Cover

If you buy something with your Nationwide credit card anywhere in the world, this insurance cover refunds the money you've spent if your item is lost or damaged within 100 days of buying it (so long as you don't have any other insurance on it). The transaction amount you can claim for needs to be used for personal property (whether in full or in part), and be over £50 sterling, or the equivalent if in foreign currency.

- The last purchase date that qualifies for this cover is **28 February 2018**
- These items will be covered for loss or damage occurring within 100 days of purchase
- Claim forms need to be returned within 90 days of the date of the loss or damage
- To make a claim, simply give us a call on **0330 123 3502**, Monday to Friday 8:30am to 6pm.

Travel Accident Cover

This insurance pays a lump sum following accidental death or bodily injury due to an accident, while travelling anywhere in the world, on transport paid for with your Nationwide credit card.

- Travel which is booked on or before **28 February 2018** will qualify for this cover, provided the trip starts on or before **28 February 2019**
- Claim forms need to be returned within 90 days of the date of the accident
- To make a claim, simply give us a call on **0330 123 3502**, Monday to Friday 8:30am to 6pm

For full details of the cover and your eligibility to claim please see your insurance policies.

Just ask in branch

Call **0800 055 66 11**

Visit **nationwide.co.uk**



When you have finished with this leaflet please recycle it.

We are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **0800 30 20 11**.

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

P3431 (October 2017)

We're removing some insurances on your credit card - here's why



Here's what's changing

As a building society, we're committed to making sure each of our accounts meets the need of our members. We do this by continually looking at the way they're used, and we've noticed that only a very small number of people access or use the free insurances on their Cash Reward, Gold and Classic credit card account.

Because of this, we've decided to remove these insurances from those accounts, and put the cost of providing them to better use elsewhere within the Society.

This change will take place on **1 March 2018** – but, until then, you'll still be able to make use of these insurances if you need to. You'll find more details later in this leaflet – including what to do about any items that are already covered under these insurances. If you have any other questions, just go to nationwide.co.uk/card-changes where you'll find lots of helpful info.

Keep on benefiting from everything else your credit card has to offer

Your credit card still includes some great benefits, including:

- Commission-free use in the VISA Europe Region*
- No monthly fee
- Competitive rates of interest
- Access to exclusive cashback offers with Simply Rewards
- No limit to the amount of cashback** you can earn (Cash Reward Credit Card only).

Plus, don't forget, you can manage your account whenever, wherever with the Banking app - so you'll always be up to date with what's going on. It's really easy to download, if you haven't already. Simply visit nationwide.co.uk/waystobank to find out more.

* Payment scheme exchange fee of 1% of the transaction amount is charged for converting transactions made in foreign currencies outside of the Visa Europe Region.

** Sterling purchases only (balance transfers, cash advances and payment protection insurance premiums are excluded).

Thank you for being part of Nationwide

Every decision we make is carefully thought out, and you can always rely on us to do the right thing for everyone. Even though the news is sometimes unwelcome.

However, if this change means you feel your account isn't now the right one for you, you can close it at any time. We'd be sorry to lose you, but you can call us to do this on **0800 055 66 11**, Monday to Friday, 8am to 10pm, Saturdays 8am to 8pm and Sundays 9am to 5pm. We'll cancel your card and you'll need to pay back any outstanding balance before we close the account. If you do call, please make sure you have your credit card handy – that way, we can help you even more quickly.

And don't forget - we're also on hand to help you with any questions you might have. Just get in touch online, in branch or by phone.

Important information about the insurances we're removing

Extended Warranty Cover

This insurance gives 12 months' extended warranty cover on certain gas and electrical items bought with your Nationwide credit card costing over £50 that have a manufacturer's guarantee of between 12 months and 2 years.

- The last purchase date that qualifies for this cover is **28 February 2018**
- Items bought on or after **1 March 2018** don't qualify for this cover
- To get your extra 12 months' cover, items need to be registered within 60 days of purchase
- Items already registered will continue to be covered until the date shown on the policy certificate
- To register an item or to make a claim, simply give us a call on **0800 464 3054**, Monday to Friday 8:30am to 6pm.