



Name of the account provider: **Nationwide Building Society**

Account name: **FlexAccount**

Date: 25 October 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our 'Current Account Interest Rates and Charges' leaflet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
Direct debit	No fee
Standing order	No fee
Sending money within the UK	CHAPS £20 Faster Payments No fee Internal transfer to another Nationwide account No fee SEPA (euros) £9 SWIFT (foreign currency except euros) £20
Sending money outside the UK	SEPA (euros within the SEPA region) £9 SWIFT (except euros within the SEPA region) £20
Receiving money from outside the UK	No fee
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawal in foreign currency outside the UK	Non-Sterling Transaction Fee 2.75% Non-Sterling Cash Fee £1
Debit card payment in pounds	No fee

Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75%
Overdrafts and related services		
Arranged overdraft	<p>Arranged overdraft interest, first 3 months</p> <p>Arranged overdraft interest, after first 3 months</p> <p>To be eligible for the 3 month interest free arranged overdraft, when you open your new FlexAccount, you must switch your existing current account to us, including closing your old account and moving all your direct debits or standing orders. If you don't use our Current Account Switch Team to transfer your direct debits or standing orders, or if you don't have any direct debits or standing orders to transfer, you will not qualify for this offer.</p>	<p>No fee</p> <p>18.9% EAR (variable)</p>
Unarranged overdraft	<p>Unarranged overdraft interest</p> <p>The monthly cap on unarranged overdraft interest for your FlexAccount is £5 per calendar month.</p> <p>The monthly cap on unarranged overdraft charges for your FlexAccount is £50. Further details can be found online at https://www.nationwide.co.uk/charges-cap</p>	18.9% EAR (variable)
Refusing a payment due to lack of funds	<p>Unpaid transaction fee</p> <p>The sum of paid and unpaid transaction fees is capped at £45 per statement month.</p> <p>The monthly cap on unarranged overdraft charges for your FlexAccount is £50. Further details can be found online at https://www.nationwide.co.uk/charges-cap</p>	£5
Allowing a payment despite lack of funds	<p>Paid transaction fee</p> <p>If you enter an unarranged overdraft by less than £15 you will not incur paid transaction fees.</p> <p>The sum of paid and unpaid transaction fees is capped at £45 per statement month.</p> <p>The monthly cap on unarranged overdraft charges for your FlexAccount is £50. Further details can be found online at https://www.nationwide.co.uk/charges-cap</p>	£5
Other services		
Cancelling a cheque		No fee