

# FlexAccount Historic Interest Rates and Charges

## 1 May 2008 - 31 May 2008



Credit interest rates on balances up to £3,000*		
Amount paid in	Gross p.a./AER	Net
• £1,000+ a month**	3.50%	2.80%
• £500+ a month**	0.50%	0.40%
• Less than £500 a month	0.10%	0.08%

**Important Information**

\*Any part of your balance over £3,000 will earn 0.10% gross pa/AER. AER stands for Annual Equivalent Rate, illustrating what the interest would be if the interest was paid and compounded each year. Interest is variable and paid annually on 31st December

\*\* Excluding transfers from other Nationwide accounts

Please note that interest is paid net (after tax) if you are a tax payer, or gross (the full amount) if you are not.

Overdraft interest rates	
• Authorised overdraft rate	9.90% EAR
• Unauthorised overdraft rate (applied to the whole balance)	24.90% EAR

Overdraft facilities are subject to status and you must be over 18. EAR stands for Equivalent Annual Rate, the yearly cost of an overdraft.

Charges for Banking Services	
• Monthly or Annual account fee	FREE
• One duplicate statement	£5
• Two or more duplicate statements	£10
• Fee for additional copies of statements online*	FREE
• Fee for stopping a cheque	FREE

\* At nationwide.co.uk, you can view, download and print your last 27 months' statements.

Card Usage	
• Cash machine withdrawals in the UK and overseas*	FREE
• Use of VISA debit card worldwide	FREE

\*But the cash machine provider may make a charge over which we have no control

Account Charges	
• Unauthorised overdraft rate	£20 per month
• Charge for a transaction unpaid as insufficient cleared funds	£30
• Charge for a guaranteed cheque when insufficient cleared funds	£21.50