



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

Account name: **FlexDirect**

Date: 18 March 2020

- 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 transaction fee Faster Payments No fee Internal transfer to another Nationwide account No fee SEPA (euros) No transaction fee SWIFT (foreign currency except euros) £20 transaction fee
Sending money outside the UK	SEPA (euros within the SEPA region) No transaction fee SWIFT (except euros within the SEPA region) £20 transaction fee
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% (2.99% from 3 June 2020) Non-Sterling Cash Fee £0
Debit card payment in pounds	No fee

Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% (2.99% from 3 June 2020)
Overdrafts and related services		
Arranged overdraft	<p>Arranged overdraft interest, first 12 months from account opening</p> <p>(If you've had a FlexDirect account before, it's not possible to use the 12 month fee-free interest offer again. However, you will get the offer on a new joint account, as long as you have not shared a FlexDirect account with that person before.)</p> <p>Arranged overdraft interest, after first 12 months from account opening</p>	<p>No fee</p> <p>39.9% per year compounded (variable)</p>
Unarranged overdraft		No fee
Refusing a payment due to lack of funds		No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		No fee