



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

Account name: **FlexDirect**

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

<b>Debit card payment in a foreign currency</b>	Non-Sterling Transaction Fee	2.75%
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Daily arranged overdraft usage fee, first 12 months from account opening	No fee
	Daily arranged overdraft usage fee, after first 12 months from account opening	50p per day
	You won't pay a daily arranged overdraft usage fee on balances up to £10.	
<b>Unarranged overdraft</b>	Daily unarranged overdraft usage fee, less than £10	50p per day
	Daily unarranged overdraft usage fee, £10 and over	£5 per day
	The monthly cap on daily unarranged overdraft usage fees is £35 per calendar month.	
	The monthly cap on unarranged overdraft charges for your FlexDirect is £50. Further details can be found online at <a href="https://www.nationwide.co.uk/charges-cap">https://www.nationwide.co.uk/charges-cap</a>	
<b>Refusing a payment due to lack of funds</b>	Unpaid transaction fee	£5
	The sum of paid and unpaid transaction fees is capped at £15 per statement month.	
	The monthly cap on unarranged overdraft charges for your FlexDirect is £50. Further details can be found online at <a href="https://www.nationwide.co.uk/charges-cap">https://www.nationwide.co.uk/charges-cap</a>	
<b>Allowing a payment despite lack of funds</b>	Paid transaction fee	£5
	The sum of paid and unpaid transaction fees is capped at £15 per statement month.	
	The monthly cap on unarranged overdraft charges for your FlexDirect is £50. Further details can be found online at <a href="https://www.nationwide.co.uk/charges-cap">https://www.nationwide.co.uk/charges-cap</a>	
<b>Other services</b>		
<b>Cancelling a cheque</b>		No fee