

Just ask in branch

Visit nationwide.co.uk/flexone

Call **0800 30 20 11**

FlexOne

Your full guide



Building Society



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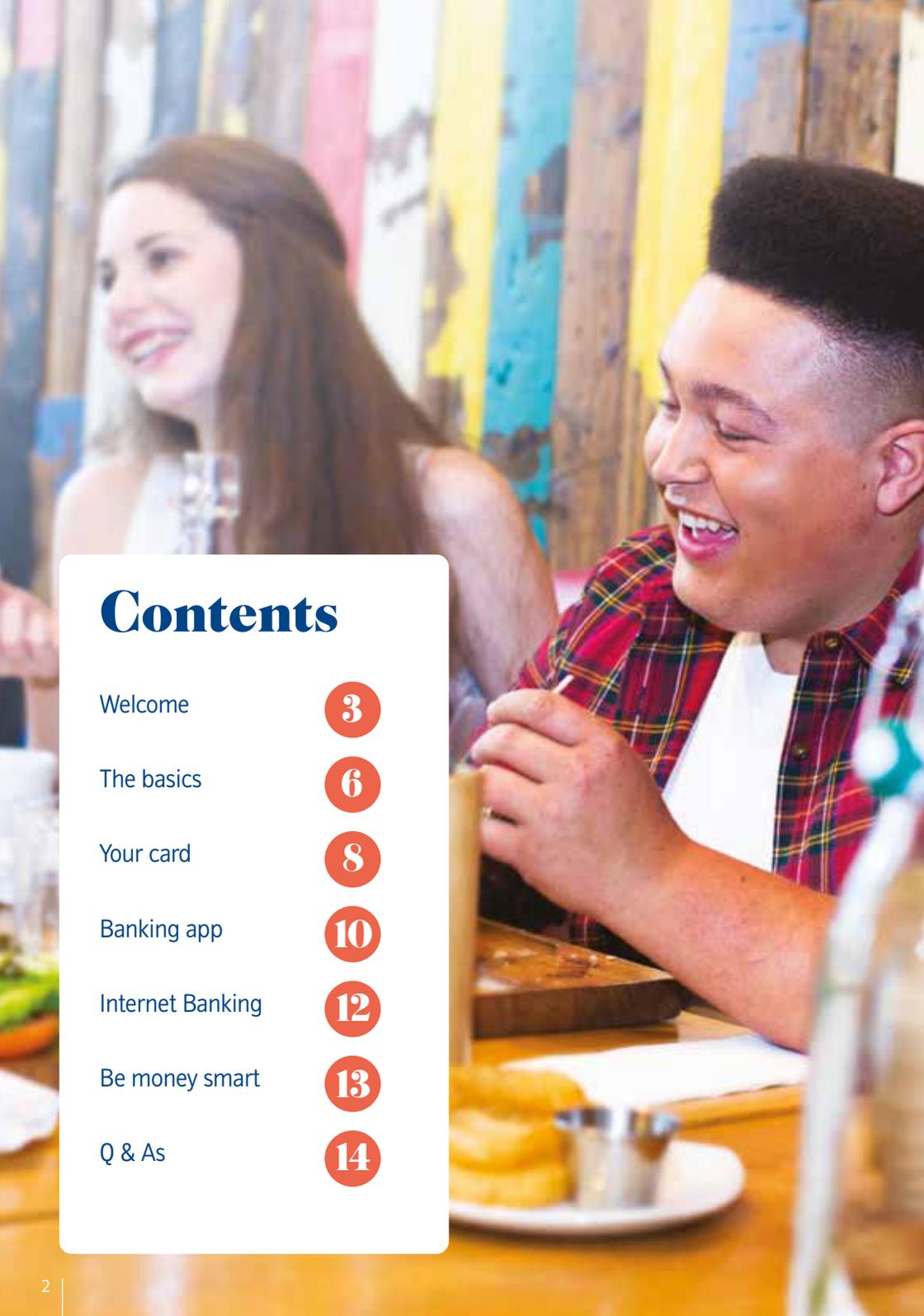
We are able to provide this document in Braille, large print or audio format upon request.

Your local branch will arrange this for you or you can contact us on **0800 30 20 11**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring. Calls may be recorded.

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

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Welcome to something a bit special

A big thank you for choosing us to bank with. Now your **FlexOne** is up and running, you can finally take control of your money and we won't charge you a penny to use your account.

On the next page you'll find information on what to expect now.

But did you know when you opened your **FlexOne** you became more than just a customer? You became a member of our club.

That's because we're a building society and we're a bit different. You own us. Well, not just you. We belong to about 15 million people all coming together to do their everyday banking, saving, or borrowing.

And we all work together to help each other get more out of life and build a stronger society – and you're now an important member of this community.

Welcome and enjoy!

What being a member means

You can find out a bit more about what it means to be a member, how we reward loyalty and what we do (and how you can help) to better the community we live in, at [nationwide.co.uk](https://www.nationwide.co.uk)



Your life, your money, your FlexOne

It's a great feeling looking after your own money, and now you've opened your **FlexOne**, you're in control.

Keep your eyes on the post for:

- your **debit card** or **cash card**, whichever you chose
- your 4-digit number, known as a PIN, to use your card in a cash machine or to buy things in shops. We'll send this separately and we'll show you how to use it
- your card reader. This helps us see that it's you (and not someone else) logging into your account online
- your customer number and Internet Bank passnumber.

Making the most of your FlexOne

- Download our Banking app, once you have your Internet Bank passnumber. You can see how to download the app on page 10.
- Find out more about your **FlexOne** and how to use it online at nationwide.co.uk/flexone.
- Sign-up for text alerts: log onto the Internet Bank and register in 'Manage my details and settings', or call us on **0800 30 20 11** or see us in branch.

And when you're 23...

We'll change your FlexOne to another current account and the benefits of your FlexOne will end. We'll normally change your FlexOne to our FlexDirect or a similar account if it's no longer available or if there's any reason you can't have a FlexDirect. Before we change your account we'll tell you and we'll give you details of all our other current accounts you might be able to have.

We'll also write to you before your 18th birthday to remind you of all your FlexOne features and to check that it still meets your needs, but you can continue to have the account until your 23rd birthday if it's still right for you.

The basics

Getting to know your FlexOne

FlexOne is a current account that gives you the freedom to shop for yourself and enjoy time out with your friends. And you won't pay us any charges or fees to use it.

You can pay cash, or cheques in to your account

Pay in your birthday and Christmas money, or your wages if you have a part-time job:

- over the counter at any Nationwide branch
- at a Nationwide cash machine.

You can ask people to move money directly from their account into yours

To discover more go to nationwide.co.uk/support

You can take cash out

Up to £300 a day from any Nationwide cash machine or cash machine with a Visa or LINK logo on it, using your cash or debit card. You can see what these logos look like on page 9. (We don't charge you to use our cash machines but if you're not using a Nationwide cash machine, it's a good idea to read any signs to check for charges).

As long as you have enough money in your account you can take out larger amounts of money. Come and speak to us in branch for details.

You can spend money

If you have a debit card you can:

- pay for things when you go out – using your PIN or by choosing 'contactless' for payments of up to £45
- shop online
- use Apple Pay, Android Pay and Samsung Pay.*

You can check the amount of money in your account:

- at a cash machine
- on the Internet Bank
- on your monthly statement
- with your phone using the Banking app
- in any Nationwide branch
- with text alerts that we'll send you. See how to sign-up for them on page 10.

*Apple Pay is available on selected devices. Apple, and App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

Android Pay is available on devices running Android™ 4.4 (KitKat®) or higher – visit the Android Pay section on nationwide.co.uk/ways-to-pay for more information. Android, Android Pay and the Android logo are trademarks of Google Inc.

Samsung and Samsung Pay are trade marks or registered trade marks of Samsung Electronics Co., Ltd. Use only in accordance with the law. Samsung Pay is available on select Samsung devices.

Interested in the interest rate?

We'll add 'interest', that's a little more money, to every pound you bank with us.

You'll get 0.10% AER (0.09% gross per year) variable for any money you've banked up to £1,000. That sounds a bit complicated but basically this shows the rate of interest over the year without any tax taken off and the effect adding the interest (onto the interest you've already earned) will have on the money you've banked. Phew!

AER stands for Annual Equivalent Rate and illustrates what the interest payable would be if interest was paid and compounded each year.

Gross per year is the interest rate without tax deducted.

Your card

Up close with your debit card

If you've chosen a **debit card**, you can use it to take out money from a cash machine, pay for things in shops, when you go out to places like the cinema or a coffee shop, and shop online.

How to pay in shops or when you're out

This is your debit card



Be smart

Never keep your PIN and card together.
Don't share your PIN.
Cover your PIN when you're entering it in.

 When you pay online always look for this padlock symbol in the address bar that tells you your online payment is secure

Contactless payment, up to £45, where you see this sign

1. Lightly touch your card against the payment touch pad on the card machine.
2. You'll hear a beep that tells you your payment's going through automatically.
3. When you've finished put your card away safely.
4. Take your payment slip and receipt.

You might be asked to enter your PIN or signature – this is just for security.

You can find out how much you can pay this way at nationwide.co.uk/contactless

How to pay online with your debit card

When you get to the checkout, enter:

1. the 16-digit card number (the long number on your card)
2. the expiry date and sometimes the start date
3. the 3-digit security code that's on the back of your card (this is often called a 'CVV' code).

Some online retailers also use additional security features such as 'Verified by Visa'.

You may be asked to enter some additional security details before the purchase is complete.

Using your PIN

1. Put your card in the card machine.
2. Enter your 4-digit PIN (sometimes you may be asked to sign your name instead).
3. When you're told to, take out your card and put it away safely.
4. Take your payment slip and receipt.

Up close with your cash card

If you've chosen a **cash card**, you'll be able to use it to take out money directly from your account in any of our branches. You can also use it in Nationwide cash machines or any cash machine with a Visa or LINK logo.



This is your cash card



Be smart

Never keep your PIN and card together.
Don't share your PIN.
Cover your PIN when you're entering it in.



Watch out!

Some cash machines may charge you to use them; always read the signs and screen display carefully.

Steps for using your cash card and debit card

How to use a cash machine

1. Put your card in the slot.
2. Enter your 4-digit PIN when asked.
3. Follow the instructions on screen, and
4. Take your card and cash and keep them both safe.

Banking app

You're in control 24/7

Wherever you are, day or night, our Banking app puts you in charge of your money.

You can:

- check your balance without logging in with Quick Balance
- make payments to people you have already set up on the Internet Bank
- transfer money to a friend or family member, or to another account if you have one
- save regularly if you have a savings account with just a couple of taps thanks to Impulse Saver.

Keep track of your money with our free balance text alerts

Log onto the Internet Bank and register in 'Manage my details and settings', call us on **0800 30 20 11**, or see us in branch.

Download the app

Get started by downloading the app for free at the Google Play™ store app for Android™ or the App Store for iPhone now.



Android and Google Play are trademarks of Google Inc. Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.



Internet Banking

Simple and secure

Another smart way to manage your money 24/7 is with our Internet Banking.

You can:

- see how much money you've got in your account
- check where and when you've spent your money
- move your money into another account
- set up people you want to send payments to.

You're in safe hands

🔒 Safe and secure – use your card reader

📖 Help and 'How to' guides

🕒 Immediate access 24/7

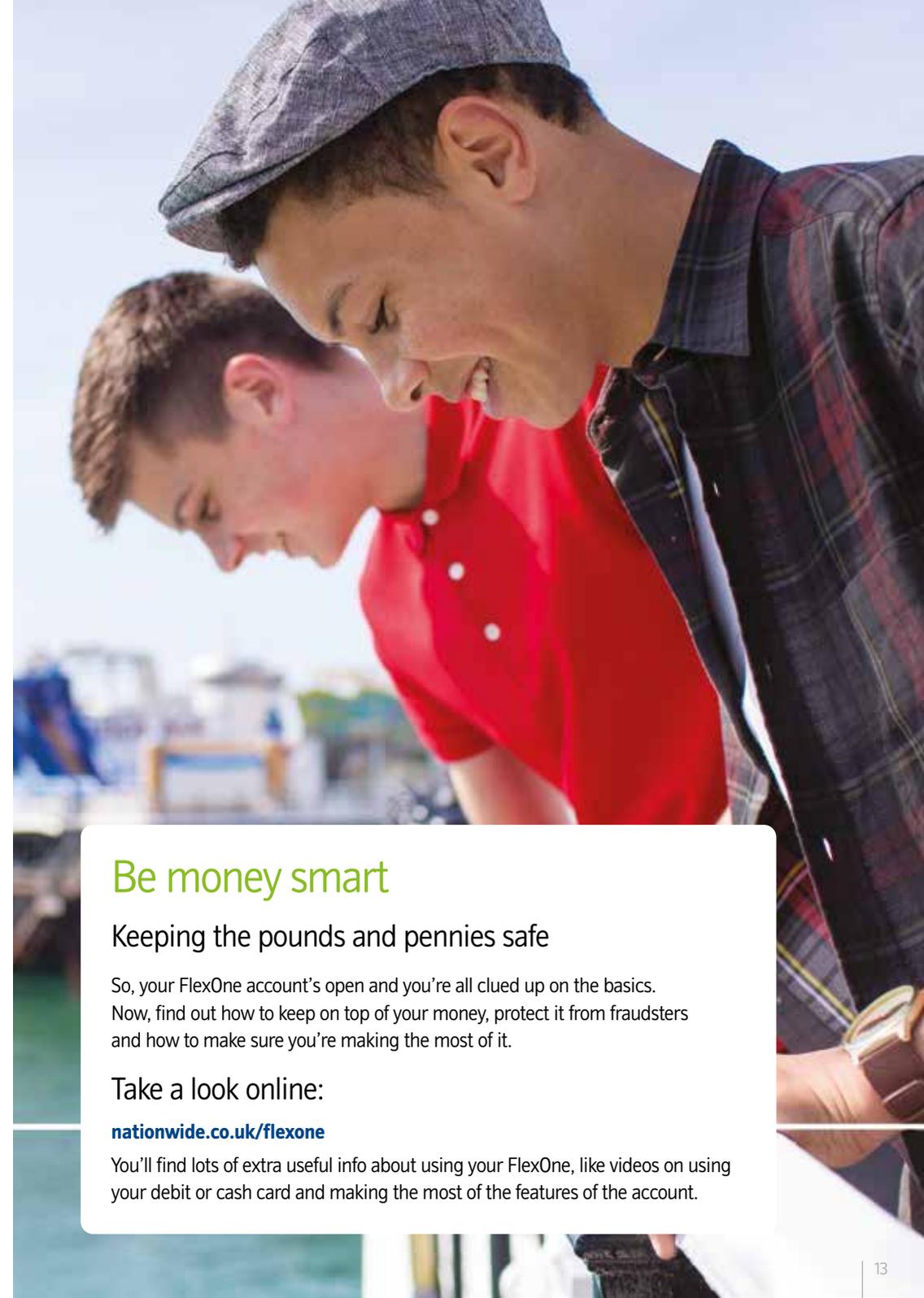
Setting up Internet Banking

Go to nationwide.co.uk

You'll need your Internet Bank passnumber and customer number to log in – we'll post these to you.

Watch out!

You should only spend what's in your account so make sure you check your balance regularly online, on your mobile, over the phone or in branch.



Be money smart

Keeping the pounds and pennies safe

So, your FlexOne account's open and you're all clued up on the basics. Now, find out how to keep on top of your money, protect it from fraudsters and how to make sure you're making the most of it.

Take a look online:

nationwide.co.uk/flexone

You'll find lots of extra useful info about using your FlexOne, like videos on using your debit or cash card and making the most of the features of the account.

For the adults in your life – their questions answered

Being sensible with money is an important life skill to pass on to children.

We're on hand at all times to help your child run their account and answer any questions they, or you, have.

Q What type of account is Nationwide FlexOne?

A **FlexOne** is our current account specifically for young people aged 11-17. Members can stay with FlexOne until they're 23, or they can choose another account from our Flex range as soon as they're 18. We'll be in touch with your child again before they turn 18 to explain all their options.

Q Does FlexOne come with a card?

A **Yes.** FlexOne comes with either a cash card or debit card. Your child chooses the type of card they want when they open their account.

Q Does the account pay interest?

A **Yes.** 0.10% AER (0.09% gross per year) variable on credit balances up to £1,000. Interest is paid monthly and without tax deducted.

Q Can my child spend more than they have in their FlexOne account?

A **FlexOne** is designed to make sure your child doesn't spend any more than the money in their account. However, because of the way different payment methods work, there are some rare occasions when the account may go below zero. If this happens, we'll contact your child to tell them what's happened and help them get their account back in credit as quickly as possible. We'll also tell them about ways to help prevent them from going below zero in the future.

Q Are there any charges or fees?

A **No.** We won't charge your child for using their FlexOne.

Q How does my child protect themselves from fraud?

A You can find more information about keeping your child safe from fraud at nationwide.co.uk/support

Q What happens if my child needs help with their account?

A They can speak to us in branch or by sending us a secure message on the Internet Bank under 'my messages' or calling **0800 30 20 11**. All the contact details they need are in this document.

* AER stands for Annual Equivalent Rate and illustrates what the interest payable would be if interest was paid and compounded once each year.

† Gross per year is the interest rate without tax deducted.

