

# FlexOne

Terms and Conditions



**Nationwide**

Building Society



## About us

Nationwide Building Society is a mutual, which means we're a business that's owned by our members and run for their benefit with no shareholders to satisfy in the way that banks do.

By opening a FlexOne current account with us, you'll become a member of Nationwide Building Society. You can find out more information about being a member by looking at our membership rules, which you can get a copy of by asking in branch or looking on our website.

## Charitable Assignment

In this charitable assignment section:

'Society' means Nationwide Building Society and, if it merges with any other building society, includes such other society, 'conversion benefits' means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company.

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

- YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE, OR
- YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.

By applying to open an account after 2 November 1997, you also apply to be a charity member of The Nationwide Foundation ('the Foundation') unless you are already a charity member.

### You agree that, if:

- the account is opened by the Society and you are or become a charity member of the Foundation; and
- the Society subsequently enters into an agreement to transfer the whole of its business to a company.

You will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

### You make this agreement:

- with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999, and
- with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

### This agreement means that, without any further notice to you:

- the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits, and
- the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement.

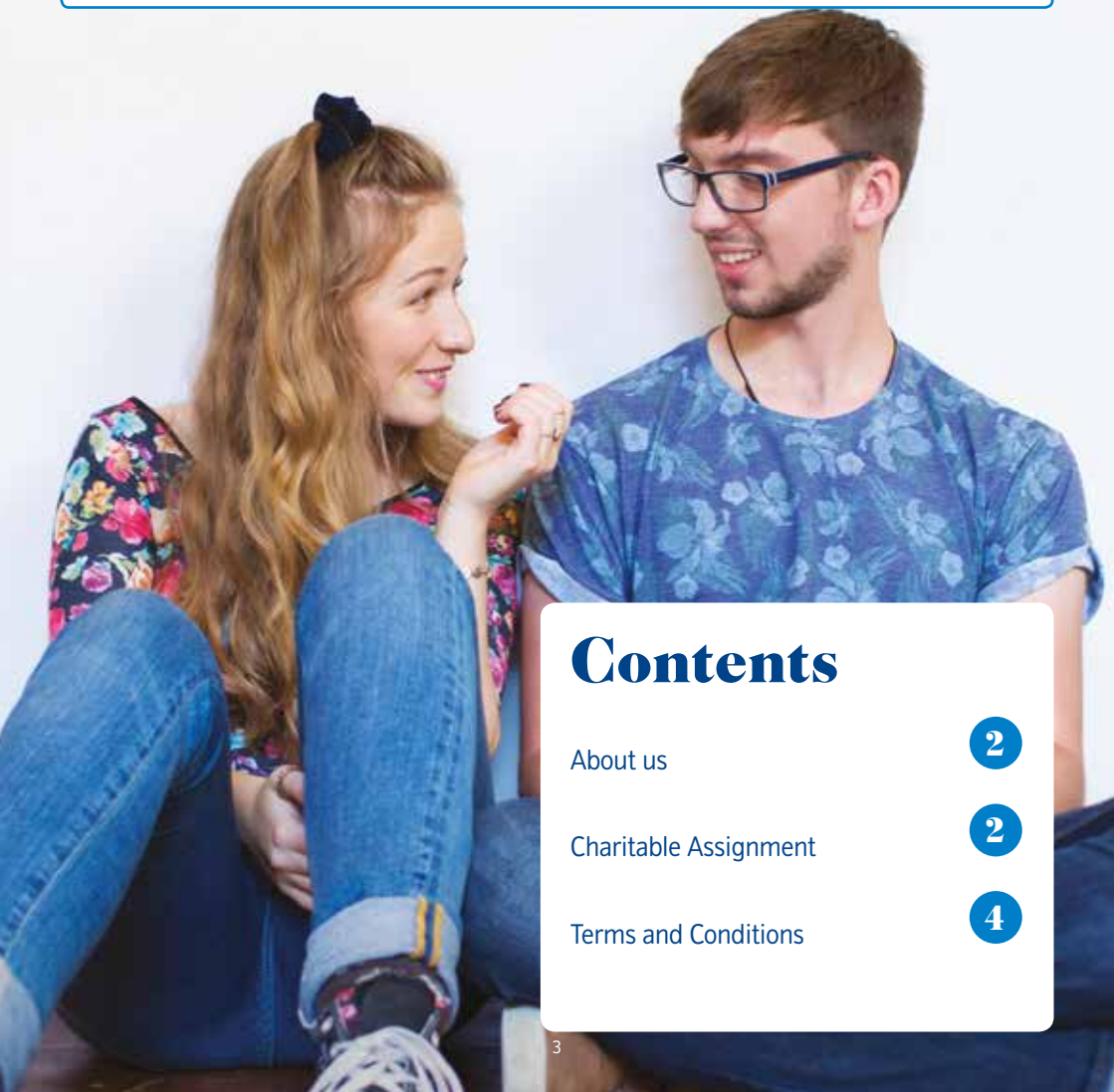
You understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and you would continue to be bound by the above condition.

## About our charitable assignment scheme

Since 3 November 1997, those customers who have become members of Nationwide on opening an account have been required to sign up to our charitable assignment scheme. When your FlexOne account is opened you will become legally bound by our charitable assignment scheme. This means:

- you will become a member of The Nationwide Foundation if you are not a member already. The Foundation is a registered charity and is a focus for our charitable giving
- you agree with us and with the Foundation to assign to the Foundation your rights to any windfall benefits (e.g. money or shares) you might otherwise have received in the unlikely event that we transfer our business to a company.

The terms binding you to the scheme are set out under the heading 'Charitable Assignment' (page 13) at the end of the terms and conditions for your account.



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# FlexOne Account Terms and Conditions



Building Society

## How this document works

This document contains important information to help you understand the key features of the FlexOne account and to understand whether this account is right for you. It contains the terms and conditions for the account (which includes the 'How to use your account' and 'words we use' sections of this document). This document together with the Current Account Interest Rates and Charges leaflet forms the legal agreement between you and us (this means that each of us will do what we say in the agreement). You can ask us for additional copies of these documents at any time.

Throughout this document you'll see words in bold print, you can find out what these words mean in the 'Words we use' section at the back of this document.

When we say 'Nationwide' or 'we' or 'us' or 'our' in this document we mean Nationwide Building Society and when we say 'you' or 'you're' or 'your' we mean you our member.

## If you change your mind

If you change your mind after you have opened the **account** and decide that you don't want it, you can close your **account** and have your money returned as well as any **interest** you have earned provided you tell us that you want to close your **account** within 28 days of opening it by sending us a secure message in **Internet Banking** or in any **branch**. You must repay all the amounts you are responsible for under this agreement within 30 days of notifying us of cancellation. If you don't close your **account** during the cooling-off period, you can still close your **account** at any time (see the '**Closing the account**' section for more details).

## Your account

### Interest on money in your account and charges

There's other important information later in this document about when the money in your **account** starts to earn **interest** and how much **interest** we'll pay.

1. Our Current Account Interest Rates and Charges leaflet sets out the accounts on which we pay **interest** and our charges. Our current **interest** rates and charges are available from any of our **branches**, on our website and in our Current Account Interest Rates and Charges leaflet.
2. You may have to pay other taxes or costs which are not paid through us or charged by us.

### Statements and information about your account

3. We will provide or make available details of all amounts paid into or out of your **account**. We will normally provide you with a **monthly statement** where there have been transactions out of your **account**. However, you can ask us to make a **statement** available to you instead in which case we won't automatically provide you with a **monthly statement** unless you ask for one (you can also request a mini statement from any **Nationwide cash machine** in the UK). You can normally choose whether to receive **statements**:
  - a) in a paperless format in which case the statement will be provided through the Internet Bank, and an email will be sent to your nominated email address); or
  - b) by post.

You'll need to give us your email address if you want paperless **statements**.

4. If you change your mind about how you want to get your **statement**, you can tell us at any time. We won't change statements provided through the **Internet Bank**.
5. Our MoneyWatch service is available as part of your **account** and it can give you information (called 'insights') to help you manage your money, based on your **account** activity. You can register to receive MoneyWatch insights by logging on to the digital banking service. Please see our **Internet Banking** terms and conditions for more information on MoneyWatch.

## Use of your account

- You can only have one FlexOne **account**. The account is for personal use and can only be used by the **account** holder, not your parents or guardians. It must not be used for business purposes or gambling (for example, using your **account** to make payments to gambling organisations.)

## Your obligations

There are a number of ways of paying money in and taking money out of your **account**. These are described later in this document. There's also important information about how to give us instructions to make payments and when you can cancel those instructions, the information you must give us so we can make a payment for you, when you can take money out of your **account** and using your debit or cash **card**.

### Taking money out of your account

- To ensure that you can always pay for things you want, it's important that you make sure you have enough money available to use (including any arranged overdraft limit if you are 18 or over) before you ask us to make a payment.
- If you want to take money out of your **account**, you'll need to tell us that's what you want to do. This is called giving your consent; how you give us your consent depends on how you want to take money out of your **account**, and we'll tell you how to do this later in this document.
- We will also need to identify you in line with our requirements at the time.
- We have limits that apply to payments you can make from your **account**, and to the amount of money you can take out of your **account** at cash machines or in **branch**.
- You can make payments, **card** purchases (unless you have a cash card) or withdrawals from your **account** where you have enough money available to use (including any arranged overdraft limit if you are 18 or over). There's more information about this later in this document.
- To meet legal and regulatory requirements, we (and any financial institutions we may use to help us make the payment) may carry out checks before payments are made or incoming payments are applied to your **account** with a view to preventing financial crime. Occasionally this may lead to a delay in a payment being sent or applied to your **account**. In some circumstances we may not be able to make the payment or apply an incoming payment to your **account**. We will always tell you if this is the case unless it would be unlawful to do so. We will not be responsible for any loss that results from this.
- We can make the following deductions from your **account**:
  - payments you ask us to make (for more details on how to make payments see the '**I've got a question about payments out of my account**' section below);
  - purchases and withdrawals using your **card**;
  - cheques** paid into your **account** which are later returned unpaid;
  - any charges that you have to pay;
  - where a payment into your **account** is recalled – there are more details about this later in this document;
  - where we are required by **Law** to do so.

### Taking care of your account

In addition to the terms below there's other important information later in this document about how to protect the money in your **account**.

- It is important that you take all reasonable precautions to take care of your **statements, cards, PINs**, security devices and other **account** information and security details to help prevent fraud and protect your **account**. You should follow any instructions we give you in connection with your security details and in particular:
  - always take reasonable steps to keep your **card** safe and sign it as soon as you receive it;
  - keep your **PIN**, password and other security information secret at all times. You should not tell anyone, even us or the Police, what your security details are. The one exception to this is you may choose to share some of your **Internet Banking** security information with **Third Party Providers** so they can access your **account** and you can find more information about this in the '**Can I use a Third Party Provider?**' section;
  - if you have difficulty remembering your **PIN**, you can change it to something more memorable at any **Nationwide cash machine**;
  - if you register your debit card details in an e-wallet or on a device such as a mobile phone you must take reasonable precautions to keep them, and any security information which relates to them e.g. your phone passcode or fingerprint stored in your phone, safe and to prevent fraudulent use of them. You should not store anyone else's fingerprint or other biometric means of identification in your device if that fingerprint/ other biometric identification can be used to authorise a payment or access your debit **card** details. We will treat a payment authorised by any fingerprint/other biometric identification held in your device as being authorised by you.



15. You must let us know as soon as you can by telling us in **branch** (during opening hours) or by calling us 24 hours a day on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK), if:
  - a) your **card** is lost or you think it might have been stolen;
  - b) you think someone else knows your **PIN**;
  - c) you think a payment has been made incorrectly or you don't recognise a payment from your **account**;
  - d) you think someone else might be using or have access to your **card, PIN**, security details, e-wallet or security device without your permission.
16. If **cards** reported lost or stolen are later found or returned you should ring us and follow our instructions.
17. You must follow any other reasonable instructions we give you to help you take care of the money in your **account**.
18. From time to time, we may ask you to provide us with information to help us meet our anti-money laundering, financial crime, sanctions and other legal and regulatory requirements. You must promptly provide any information requested. If you fail to provide this information when asked to, this may result in us delaying or refusing to process your payments or blocking all access to your **account**. We will not be responsible for any losses which may result.

## Our rights

There is other important information later in this document about how you or we can stop money being paid into or taken out of your account.

### Stopping money being paid into or being taken out of your account

19. The **card** we give you to use with your **account** belongs to us and you must return it to us if we ask you to. If you haven't used your **account** for a significant period of time, when your **card** expires we may not replace it.
20. We can suspend or cancel your right to use **cards** (including card details in e-wallets or on devices such as mobile phones), **PIN(s)**, **Telephone Banking**, **Internet Banking** or our **Banking app** if we think it is reasonably necessary because:
  - a) we are concerned about their security; or
  - b) we believe that it is necessary for your and/or our protection, for example where we suspect the **card** is being used or may be used for fraudulent purposes or in an unauthorised way; or
  - c) there is a significantly increased risk you may be unable to repay any money you owe us; or
  - d) there are UK or European legal or regulatory obligations we have to meet; or
  - e) (for **cards** in e-wallets only) where any e-wallet service you may have registered your **card** in is no longer available to you.

We'll try to tell you in advance (including reasons) unless this would compromise our reasonable security measures or it is unlawful to do this. If we're unable to tell you or make information available to you in advance, we'll tell you immediately afterwards. We'll lift any suspension or send you a replacement **card** once the reason for the suspension or cancellation has ended.

### When we can refuse to act on your instructions

21. We may refuse to make a payment or allow a cash withdrawal (and we won't be responsible for any loss to you) if:
  - a) you haven't met all of the conditions for making a payment in these terms and conditions;
  - b) you try to use your account in a way that is not permitted under these terms and conditions;
  - c) the instruction is not clear or does not contain all the information we need;
  - d) our security controls require you to produce additional identification or prevent us carrying out the transaction (for example the payment would exceed any limits we have set) before we can make the payment;
  - e) we reasonably suspect illegal or fraudulent activity;
  - f) we reasonably consider that your **account** has been or is likely to be misused;
  - g) we reasonably consider there is a security or fraud risk on the device you have used to request the payment through **Internet Banking** or our **Banking app**;
  - h) we are ordered to do so by a court;
  - i) we might breach a **Law** if we allow the transaction; or
  - j) you do not have enough money available to use (including any arranged overdraft limit if you are 18 or over).

If we don't make one of your payments we will try to contact you as soon as we can to tell you that we are refusing or are unable to carry out a transaction. If you are using a **card** to make a payment or withdrawal from a cash machine, the retailer (or the organisation which owns the cash machine) will normally tell you that the payment has been refused. If you want to check whether a transaction has been accepted, you can contact us (see **'How to contact us'** section).

22. Information about the refusal and, if possible, our reasons for the refusal and information on how to correct any factual errors that led to the refusal can be obtained by calling us from the end of the next **working day** on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK).

23. We will have to comply with any court orders (or other instructions we are legally obliged to follow) we receive affecting your **account**. This may mean we have to freeze your **account** and/ or make deductions from it.

## If something goes wrong

Sometimes there's money taken out of your **account** that you may not recognise or didn't agree to.

### If money is taken out of your account without your permission

24. If you believe a payment has been made from your **account** without your permission, including payments which have been initiated by a **Third Party Provider**, you can claim a refund from us. To do this you need to tell us as soon as possible and in any case within **13 months** from the date of the payment (unless your **account** was overdrawn when the payment was made).
25. We will normally refund your **account** by the end of the next **working day** with the payment amount and any interest or charges you've paid as a result of that payment. To tell us about an unauthorised payment, you should report it to a **branch** (during opening hours) or call us on **0800 30 20 11 (24 hours)** or on **+44 1793 65 67 89** if you are calling from outside the UK.
26. If we later become aware that we're not responsible for the refunded payment, we'll deduct the amount of the refund from your **account**.
27. We won't make a refund if we can show that you did authorise the payment or if we reasonably suspect fraud or we can show that with gross negligence you failed to keep your **card**, security device or security information safe ('gross negligence' means that something you have or have not done was very obviously wrong or careless). However, in these situations, we will investigate the payment as quickly as we can.

### Payments where you don't know the amount in advance

28. Sometimes e.g. if you are hiring a car, you may not know what the exact amount of a **card** payment will be when you authorise it. The retailer may ask for your agreement to reserve funds on your **account** to cover the final payment. If this happens you won't be able to spend the funds which are reserved. The retailer should only ask us to reserve funds if you have agreed to a specific amount of funds which can be reserved.
29. You can ask us for a refund if you authorise someone in the **EEA** to take money from your **account** (for example where you use a **card**) without agreeing the exact amount and:
- the amount actually debited from your **account** is more than you could have reasonably expected taking into account your previous spending pattern, these terms and conditions and all other circumstances; and
  - you contact us within 8 weeks from the date the funds were taken from your **account**.
30. You must provide us with any information we reasonably require to investigate your claim for a refund and if we have to take action against another party as a result of a transaction on your **account**, you must assist us and provide all available information to enable us to pursue this action.
31. We'll make any refund or provide you with our reasons for refusing your request within **10 working days** of receiving all the information we require from you.
32. There are some situations where we won't refund you:
- you expressly agreed to us making the payment for that amount;
  - information on the amount that would be taken was provided or made available to you at least 4 weeks before it was taken out of your **account**;
  - the amount of money you are disputing has arisen because of changes in the **exchange rate**. For example, a change in the **exchange rate** might mean that a different amount of money is taken out of your **account** than you thought because you bought something online in euros and when the amount was converted into pounds sterling, the value of euros had gone up, making it more expensive in pounds sterling than it was before.

### Who is responsible for payments made without your permission?

33. Generally you will not be responsible if payments are made from your **account** without your authorisation, but there are some exceptions to this explained below.
34. You will be responsible for the full amount of a payment if:
- you act fraudulently;
  - you let someone else (apart from a **Third Party Provider**) use your security information or anyone else use your **card**;
  - (unless your **account** is overdrawn) you have been grossly negligent with (or intentionally shared) your **card**, or device, or the security details you use to access **Telephone Banking**, **Internet Banking** or **Banking app**;
  - you intentionally or with gross negligence don't tell us as soon as possible of the loss or theft of your **card**, security information or security device, or if you suspect someone has tried to use any of them (unless your **account** is overdrawn).

35. However, you will not be responsible (unless you have acted fraudulently) for transactions not authorised by you if:
- a) someone else uses your **card** without your permission before you receive it;
  - b) your **card** has been used by someone else to purchase goods by telephone, internet or mail order;
  - c) you have already told us that your **card**, device or security information is missing or may be misused by someone;
  - d) you tried to tell us your **card** or security information had been lost or stolen but the telephone numbers in the **'Taking care of your account'** section were out of operation; or
  - e) we did not carry out authentication checks that the **Law** required us to apply before allowing the payment.
36. Where you are not responsible, we will refund the amount of the transaction and any charges or interest you paid or lost as a result of the transaction. We will not have any further liability to you. We normally refund this amount the same **working day** but we won't do this if we reasonably believe you have acted fraudulently and we have disclosed this to the relevant authorities.

### Liability for incorrect payments

37. If you ask us to make a payment to another person and the payment is not made properly or the person you are paying does not receive it, we will investigate what went wrong if you ask us, and will refund the amount of the transaction and any charges or interest you paid, and pay you any **interest** we would have paid on that amount, unless:
- a) we can show that the payment was received by the recipient's bank; or
  - b) you provided us with incorrect payment details. In this case, we are not responsible but if you ask us, we will make reasonable efforts to recover the payment and will tell you the outcome (we may charge our reasonable costs for doing so).
- If a payment is made late due to our error, you can ask us to make sure the payee's bank adds the payment to the payee's account as if it had been made on time.

### When we're not responsible

38. We won't be responsible if we don't comply with any of these terms and conditions due to:
- a) abnormal or unforeseeable circumstances beyond our control e.g. an industrial dispute, the consequences of which would have been unavoidable despite all our efforts; or
  - b) us having to comply with **Law**.
39. We won't be responsible if you are unable to use a **card** that you have registered or stored in an e-wallet or on your device unless this is as a result of something we have done. This is because we don't have any control over the e-wallet or your device.

### Changes to this agreement, interest rates and charges

40. As our agreement with you could last a long time, sometimes we may want or need to make changes to it. These changes may be:
- a) introducing new charges or changing existing charges, including charges for holding an account with us;
  - b) changing interest rates we pay you; or
  - c) changes to the terms of your agreement.
41. We can make these changes for one or more of the following reasons:
- a) to run our business in a profitable and fair way that balances the needs of our members with the need to remain competitive and maintain our financial strength. This might happen in response to external changes, such as movements in benchmark interest rates, such as the Bank of England base rate or the London Interbank Offered Rate (LIBOR);
  - b) to ensure our terms are consistent with products we offer new members or that the banking industry or our competitors offer;
  - c) due to changes in the costs we incur in running our business or those we incur in providing our existing or new services to you. Examples of these costs might include administrative costs, employment costs, building costs and technology costs. This will also include where the costs of a service or benefit provided by us or by anyone else change;
  - d) due to changes in your own circumstances, such as things that affect your credit score or the way you manage your financial affairs;
  - e) to maintain the required amount or composition of capital our **Regulators** require us to hold. (Capital is the amount of money we are required to hold in reserve to ensure we can continue to meet our financial obligations.);
  - f) as a result of changes in technology or the way we want to provide services to our members or to reflect changes in the way the banking industry delivers services;



- g) because of changes in our ownership or a re-organisation due to us merging with or acquiring another business;
  - h) to respond to changes, or reasonably anticipated changes, in the **Law**, regulations or codes of practice which apply to us or because of a decision by a court, ombudsman or **Regulator**.
42. If we want to make a change which is to your advantage, we can do that for any reason.
43. As we can't anticipate everything that may happen over the time you hold your **account** with us, we may also need to make changes for other justifiable reasons that impact on the way we run our business and your **account**. If we do, we will explain the reason to you when we tell you about the change.
44. Any change we make will be proportionate to the reason we need to make it. In particular, if we are adjusting interest rates, our **account** charges, or the way we structure what you pay for your everyday banking services with us, including introducing new charges, we recognise that these changes are likely to have a greater impact on you and we will only make those changes when we believe that doing so is a balanced response to the changing circumstances.

### When will we tell you about a change?

45. If we make a change for one of the reasons listed above we'll tell you about it no less than **2 months** in advance, except for changes to our **exchange rates**: we can make changes to our published **exchange rates** at any time and do not need to tell you about them in advance. Details of our current exchange rates that apply to outbound SWIFT and SEPA payments in a foreign currency can be found at [nationwide.co.uk](http://nationwide.co.uk).

### How we will tell you about a change

46. We will normally tell you about any changes to your **account** by writing to your address or by telling you personally in an electronic format that is equivalent to writing, such as by email. If we are able to make a change without giving you personal notice, we will tell you in one of the ways set out in the '**Communicating with you**' section of this agreement.

### What you can do if we make a change

47. If you're not happy with a change we tell you about in advance and you decide you don't want to keep the **account**, you can take all your money out and close or switch the **account** without charge. If you choose to close the **account** you will have to pay back any money you have borrowed before the **account** is closed.
48. If we do not hear from you within **2 months** of us telling you about the change, we'll take that to mean you've accepted the change on the date it came into effect.

### Moving you to a different account

49. When you reach age 23, we'll change your FlexOne **account** to another current **account**. Generally we will change the **account** to a FlexDirect current **account** (or similar account if it's no longer available). We may change your **account** to another type of account if we think you're not eligible for a FlexDirect account. Once we've changed your **account** the benefits of your FlexOne account will stop. We'll tell you we're changing your **account** before we do this and give you details of any changes to the terms and conditions applicable to your new **account**.

## Closing the account

50. You or we can close your **account** by ending this current account agreement (which is separate to any arranged overdraft agreement we may have with you once you are 18 or older). If we end this agreement we will give you not less than **2 months'** written notice. You can end this agreement at any time by sending us a secure message on the **Internet Bank** or in any **branch** and you must repay all the amounts you are responsible for under this agreement.
51. If you ask us to close your **account**, we will treat this as a withdrawal of your consent to any payment transaction (including a series of payment transactions), unless it is too late to withdraw your consent.
52. You must destroy your **card**.
53. If you close your **account**, any money you owe us will continue to apply until you have repaid all of that money to us.
54. We may close your **account** immediately and without notice in exceptional circumstances. These might include:
- a) we are legally required to close the **account**;
  - b) you have carried out (or we reasonably suspect you have carried out) illegal or fraudulent activity on the **account**;
  - c) you have committed a serious breach of these terms and conditions or have repeatedly breached the terms and conditions;
  - d) you have been threatening or abusive towards our staff;
  - e) you haven't provided us with information we have requested about your identity or liability for tax;
  - f) if we reasonably consider that by continuing with this agreement we may break a **Law**; or
  - g) we reasonably consider that we may be exposed to action from any government, **Regulator** or law enforcement agency.

## Transferring rights

55. You can't transfer any of your rights and obligations in relation to your **account**, or your **account** itself, to another person.
56. We can transfer all of our rights in relation to your **account** to someone else. We can transfer all of our obligations in relation to your **account**, but only to someone we reasonably consider capable of performing them equally as well as us and who is authorised or recognised by our **Regulator** as being able to accept deposits. This won't reduce any of your rights in relation to your **account**.

## Unclaimed Assets Scheme

57. We take part in the unclaimed assets scheme under the Dormant Bank and Building Society Accounts Act. If there has been no activity on your **account** for 15 years (or other period specified by **Law in the UK**), we may transfer any money in your **account** to the unclaimed assets scheme. You'll still have the right to your money and you can contact us at any time for information about how to get your money back.

## Holding your account

58. Your **account** can be operated using a valid Power of Attorney or Court of Protection Order or Curator Bonis (Scotland) but your **account** facilities will be limited in these circumstances.
59. No one else apart from you and us will have any rights under this agreement.

## Applicable Law

60. This agreement, the operation of the **account** and any discussions we've had with you about entering into this agreement, are governed by English law and the language we'll use in this agreement and our communications will be English. If you want to bring a claim against us in the courts, the courts of England and Wales will be able to deal with any questions relating to this agreement but if you live in another country, you can bring a claim in the courts which are local to you.

## If you're not happy

61. We hope that we always live up to your expectations. If we don't, we want to know so that we can put things right and improve the service we provide to our members. If you aren't satisfied with our service, you can contact us in a way that suits you:
  - a) visit our website and click on the option '**Contact us**' at [nationwide.co.uk](http://nationwide.co.uk);
  - b) phone **03457 30 20 15** (or **+44 1793 65 67 89** if you are calling from outside the UK);
  - c) talk to us in **branch**; or
  - d) (if you've registered) through the **Internet Bank**.We will provide a full response to your complaint by post or by email or any other format we agree with you. We will try and do this within 3 **working days** if at all possible.
62. If you are not satisfied with the way we've dealt with your complaint you can refer it to the **Financial Ombudsman Service** within 6 **months** of receiving our final response. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The **Financial Ombudsman Service** provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). If you opened your **account** online, you may also have the option to refer your complaint to the **Financial Ombudsman Service** using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr).

# How to use your account

## Use of your personal information for providing payment services to you

You explicitly consent to us accessing, processing and retaining any information you provide to us for the purposes of providing payment services to you. You may withdraw this consent by closing your **account**. If you do this, we will stop using your information for this purpose, but may continue to process information about you for other purposes where we are required or allowed to by **Law**.

## I've got a question about payments into my account

This section covers:

- how money can be paid into your **account** (including receiving money from inside the UK and receiving money from outside the UK) e.g. from your family, friends and organisations such as your employer;
- what information they need to make the payment;
- when the money paid into your **account** will be available to you;
- whether you can keep money paid into your **account** by mistake.

Our Current Account Interest Rates and Charges Leaflet has details about whether we pay you **interest** on the money paid into your **account**, once it is available to you.

How payments can be made into your account in pounds sterling within the UK		
Payment Type	What information is needed to make the payment to your account	When will it be available?
<b>Cash</b> (this can be paid in over the counter in <b>branch</b> or at one of our self-service machines)	Your full name, sort code and <b>account</b> number.	<b>Branch</b> - it will show in your <b>account</b> and be available for you to withdraw immediately. <b>Self-Service Machine</b> <ul style="list-style-type: none"><li>• Our 'Fast Cash' self-service machines automatically count your cash and the cash will show in your <b>account</b> and be available for you to withdraw immediately.</li><li>• If our self-service machine does not automatically count your cash, we will receive it when we empty the machine (this depends on the machine but won't be later than the next <b>working day</b>) and the cash will be applied to your <b>account</b> and be available for you to withdraw as soon as we have counted it.</li></ul>
<b>Electronic payments (Standing orders, regular payments, bill payments, CHAPS)</b>	Your full name, sort code, <b>account</b> number and any other information required by <b>Law</b> .	Once we receive it, it will show in your <b>account</b> and will be available for you to withdraw immediately.
Payments made by mobile phone e.g. <b>Paym</b>	The mobile phone number registered to be able to receive payments via the mobile phone service.	Once we receive it, it will show in your <b>account</b> and will be available for you to withdraw immediately.

## How payments can be made into your account in pounds sterling within the UK (continued)

Payment Type	What information is needed to make the payment to your account	When will it be available?
<b>Cheques</b>	<p>Your name on your <b>account</b> – they will write that on the <b>cheque</b> which they will give to you for you to pay in:</p> <ul style="list-style-type: none"><li>a) in <b>branch</b>;</li><li>b) at some of our <b>Nationwide cash machines</b>; or</li><li>c) by posting the <b>cheque</b> to us at PO Box 8888, Swindon, SN38 1NW (together with the paying in form that is available via <b>nationwide.co.uk</b>).</li></ul> <p>You must pay a <b>cheque</b> into your <b>account</b> within <b>6 months</b> of the date on it, as we may not be able to collect funds after then. After that, you may need to ask the person or organisation that gave you the <b>cheque</b> to give you a new one.</p> <p>The date on the <b>cheque</b> you're paying in must not be a date in the future.</p>	<p>All <b>cheques</b> go through a process called 'clearing'. <b>Cheques</b> posted in to us, paid in at our <b>branches</b> and our <b>Nationwide cash machines</b> will clear through an image clearing system.</p> <p>The clearing system affects when you can withdraw the money, and when it will be 'cleared for certainty' which means it's definitely staying in your <b>account</b> unless you are, or we have reasonable grounds to suspect you are, a knowing party to fraud.</p> <p>If we find out that the person or organisation who gave you the <b>cheque</b> doesn't have enough money to pay the amount of the <b>cheque</b> then we'll have to take the amount of the <b>cheque</b> out of your <b>account</b>. If you have already taken the money out of your <b>account</b> and this happens, you will be overdrawn, so it is advisable to wait until the money is 'cleared for certainty'.</p> <p>More details about the image clearing system is set out in our Current Account Interest Rates and Charges leaflet.</p>
<p><b>We do not accept:</b></p> <ul style="list-style-type: none"><li>1) Cash in a currency other than pounds sterling;</li><li>2) Cheques in pounds sterling drawn on a non UK bank; or</li><li>3) Cheques in a Foreign currency.</li></ul> <p>Cheques are the only form of payment that can be sent to us in the post – we do not accept other forms of payment sent to us in the post.</p>		

## How you can receive money from outside the UK in pounds sterling or in a Foreign currency by an Electronic payment

### What information is needed to make the payment to your account

- Nationwide's Bank Identifier Code (BIC) – shown on your **statement**
- **SWIFT** Intermediary Bank – shown on your **statement**
- your International Bank Account Number (IBAN) – shown on your **statement**
- your full name.

However if the payment type used is a SEPA Credit Transfer, you only need to provide the person sending the money with your International Bank Account Number (IBAN) and your full name.

### When will it be available?

If the payment is in a **Foreign currency**, we will convert the payment into pounds sterling using our standard inbound **exchange rate**. Our standard inbound **exchange rate** may vary, depending on the payment type.

Once the funds have been converted to pounds sterling, or if the payment is in pounds sterling, the funds will be added to your **account** and will be available to you to withdraw immediately.

If the details set out in the first column of this row are used, we can usually put your money into your **account** on the day we receive it.

If you'd like more information on payments in a **Foreign currency** into your **account**, please ask in **branch** or call us on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK) or see our 'Overseas payments' leaflet available at [nationwide.co.uk](http://nationwide.co.uk)

### Do I keep any money that's paid into my account by mistake?

If another bank tells us that money has been paid into your **account** by mistake, we can take an amount up to the amount of the mistaken payment from your **account**. We generally do not have to tell you first but if we do try to check with you, we can stop you from withdrawing those funds while we try to contact you. We will deduct the funds when we are reasonably satisfied that there was a mistake.

If we do not return money which the payer's bank believes has been paid into your account by mistake, we are required to provide information to the payer's bank about you, your **account** and the payment in order that the payer can seek to recover the money.

### I've got a question about interest on my FlexOne account

The terms and conditions tell you when we pay **interest** on the money in your **account**. This section gives you more information about how you can find out the **interest** rate and when we can change the **interest** rate and the balance on which we pay **interest**.

### Do I get credit interest on all the money in my FlexOne account?

It depends on how much money you have in your account. We'll only pay **interest** up to a set maximum balance which can be found in our Current Account Interest Rates and Charges leaflet.

### Why do interest rates change?

There are a number of reasons and these are set out in the '**Changes to this agreement, interest rates and charges**' section.

### Will you tell me if the interest rate on my FlexOne account is going to change?

We'll let you know when the interest rate is changing. How and when we do this is set out in the '**Changes to this agreement, interest rates and charges**' section

### Do I pay income tax on my interest?

**Interest** will be paid without tax deducted. You may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information, please visit HMRC's website at [hmrc.gov.uk](http://hmrc.gov.uk).

### I've got a question about payments out of my account

This section covers:

- how payments and withdrawals can be made from your **account** (both from inside the UK and from outside the UK);
- what information you need to give to make the payment or withdrawal;
- when the payment arrives with the person or organisation you are paying; and
- how to cancel payments.



We will assume we are dealing with you and will make **Electronic payments** from your **account** (without making further checks) if we have checked your identity and you have given us your consent in one of the following ways:

<b>Payments out of your account within the UK made in pounds sterling</b>			
<b>Type of payment</b>	<b>How you give your instruction</b>	<b>How you agree to us making the payment</b>	<b>Additional Information</b>
Cash withdrawal in pounds in the UK	In a <b>branch</b> (in person).	By signing a paper form which includes the payment details or, by inserting your debit <b>card</b> and <b>PIN</b> into a card terminal on the <b>branch</b> counter and confirming the payment details are correct (in <b>branches</b> that offer this service).	We may set limits on how you can use a <b>card</b> or other device, for example, limiting the amount of cash you can withdraw in a day. We will tell you what these limits are when we give you the <b>card</b> or device.
	By using the cash machine (either a <b>Nationwide cash machine</b> or LINK cash machines).	By inserting your debit <b>card</b> and <b>PIN</b> and confirming the payment details are correct.	Occasionally when you use a cash machine the machine provider may make cash withdrawal charges over which we have no control. Make sure you read all the on-screen instructions carefully when using non <b>Nationwide cash machines</b> . If you are using a <b>card</b> to make a payment or withdrawal from a cash machine, the retailer or organisation which owns the cash machine will tell you if the payment has been refused.  If you use our self-service machines to pay money to a charity or to buy pay-as-you-go mobile phone top ups – these will be included in your daily cash withdrawal limit.  If you use your <b>card</b> to take money out of a cash machine and put your <b>PIN</b> in incorrectly a number of times or there is a technical failure, the cash machine might keep your card. Unfortunately, we can't be held responsible for any loss if this happens.
Card payment using your <b>card</b> or device	At retailers that display the Visa sign.	By entering your <b>PIN</b> into the card keypad or providing a signature.	

## Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>Contactless payment</p> <p>It's just another way of making payments using your <b>card</b> or device. If you have a <b>card</b> with this symbol on it, you can make payments in seconds. )))</p> <p>Contactless makes it quicker to make low value purchases up to a limit we set.</p>	<p>If your <b>card</b> displays the contactless symbol it can be used at retailers who accept contactless payments. )))</p> <p>If you have a Contactless <b>card</b> you can change to one without the Contactless feature and vice versa.</p>	<p>By tapping your <b>card</b> or device on the retailer's card terminal – occasionally you may also be asked to enter your <b>PIN</b> or provide a signature.</p>	<p>You should make sure that you've enough money in your <b>account</b> before using your Contactless <b>card</b> as some shops and other organisations won't automatically ask us to check the amount of money in your <b>account</b> before you make a payment and this could lead to your <b>account</b> going into an unarranged overdraft.</p>
<p>Card payment using your <b>card</b> or device online or over the phone</p>	<p><b>Online or over the phone</b> – with retailers who accept cards displaying the VISA symbol.</p>	<p>By providing some of your personal and <b>card</b> details, the 3 digit security number on the back of your <b>card</b> and any authorisation codes.</p>	<p>Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.</p>
<p>Recurring <b>card</b> payments</p>	<p><b>Online or over the phone</b> – with providers who accept recurring card payments.</p>	<p>By providing some of your personal and <b>card</b> details to the retailer.</p>	<p>Normally these are regular, ongoing payments e.g. for a magazine subscription.</p>
<p>You can make <b>Electronic payments</b> to other people's accounts in the UK</p> <p>You can set up regular payments in pounds sterling to pay another person or organisation by setting up a <b>standing order</b> or a <b>direct debit</b></p> <p>You can transfer money to other Nationwide accounts you have with us (if any). For example, you can transfer money you have in your account to a savings <b>account</b> with us, if you have one</p>	<p><b>Telephone Banking</b> (certain payments only - please see "Important Information about your payments"), <b>Internet Banking</b>, <b>Banking app</b> or using a device (like a <b>card</b>). In exceptional circumstances you can telephone your <b>account</b> holding <b>branch</b>.</p>	<p>Using your login/ security details, biometric information (such as fingerprint recognition) and any security codes, and confirming the details of the payment you wish to make.</p>	<p>You'll need to register to use services like <b>Internet Banking</b> or the <b>Banking app</b> and you'll have to provide us with information about where the payment is going to. <b>You must give us the correct details. If you don't, the payment may be delayed or not even received by the right person and we may not be able to get it back for you.</b></p> <p>If you know you've made a mistake please contact us immediately on <b>0800 30 20 11</b> (or <b>+44 1793 65 67 89</b> if you are calling from outside the UK).</p>

### Payments out of your account within the UK made in pounds sterling (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p><b>Paym</b> (if you're registered with us for the <b>Paym</b> service)</p>	<p>You'll need to give us the mobile number of the person you want to pay. The person you're sending money to must be signed up to <b>Paym</b> and if they're not we'll let you know. They'll also receive a text letting them know you tried to pay them.</p>	<p>Select <b>Paym</b> within the <b>Banking app</b> and follow the instructions.</p>	

### Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>Getting cash using your <b>card</b></p>	<p>At cash machines that display the Visa sign abroad.</p>	<p>By inserting your debit <b>card</b> and <b>PIN</b> and confirming the payment details are correct.</p>	<p>We may set limits on how you can use a <b>card</b> or other device, for example, limiting the amount of cash you can withdraw in a day. We will tell you what these limits are when we give you the <b>card</b> or device.</p> <p>Occasionally when you use a cash machine the machine provider may make cash withdrawal charges over which we have no control. Make sure you read all the on-screen instructions carefully when using non <b>Nationwide cash machines</b>. If you are using a <b>card</b> to make a payment or withdrawal from a cash machine, the retailer or organisation which owns the cash machine will tell you if the payment has been refused.</p>
<p>Card payment using your <b>card</b> or device abroad</p>	<p>At retailers that display the Visa sign abroad.</p>	<p>By entering your <b>PIN</b> into the card keypad or providing a signature.</p>	

## Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<p>Contactless payments</p> <p>It's just another way of making payments using your <b>card</b> or device. If you have a <b>card</b> with this symbol on it, you can make payments in seconds. )))</p> <p>Contactless makes it quicker to make low value purchases up to a limit we set.</p>	<p>If your card displays the contactless symbol it can be used at retailers who accept contactless payments.</p> <p>)))</p> <p>If you have a Contactless <b>card</b> you can change to one without the Contactless feature and vice versa.</p>	<p>By tapping your <b>card</b> or device on the retailer's <b>card</b> terminal – occasionally you may also be asked to enter your <b>PIN</b> or provide a signature.</p>	<p>You should make sure that you've enough money in your <b>account</b> before using your Contactless <b>card</b> as some shops and other organisations won't automatically ask us to check the amount of money in your <b>account</b> before you make a payment and this could lead to your <b>account</b> going into an unarranged overdraft.</p>
<p>Card payment using your <b>card</b> or device online or over the phone</p>	<p><b>Online or over the phone</b> – with retailers who accept cards displaying the Visa symbol.</p>	<p>By providing some of your personal and <b>card</b> details, the 3 digit security number on the back of your <b>card</b> and any authorisation codes.</p>	<p>Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.</p>

When using your **card** or device to get cash or to make a card purchase, if you want the card scheme e.g. Visa to convert the payment or cash withdrawal to pounds sterling you must select to pay in the **Foreign currency**. Visa will carry out the conversion using their **exchange rate** and we'll deduct the amount in pounds sterling from your **account**. If you select to pay in pounds sterling, the conversion will be done by the retailer or self-service machine owner. For more details about the **exchange rate** that will apply and our fees see our Current Account Interest Rates and Charges leaflet.

If you use your **card** or device to buy things or to make a cash withdrawal in a **Foreign currency** outside the UK, there is usually a delay between the time when you make your purchase/cash withdrawal and when the money is taken out of your **account**. We will take the money from your account on the **working day** we receive details of the transaction from Visa. During this time, your **account** balance will include the amount of money you've spent but usually it won't be available to you.

If you'd like more information on making debit card payments in a **Foreign currency** out of your **account** please ask in **branch**, contact us on **0800 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK) or see our '**Overseas payments**' leaflet at [nationwide.co.uk](http://nationwide.co.uk).

## Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency (continued)

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
<b>Electronic payment</b> – you can make <b>Electronic payments</b> to send money outside the UK	<b>Internet Banking, Banking app</b> or using a device (like a <b>card</b> ). In exceptional circumstances you can telephone your <b>account holding branch</b> .	Using your login/ security details, biometric information (such as fingerprint recognition) and any security codes, and confirming the details of the payment you wish to make.	You'll need to register to use services like <b>Internet Banking</b> or the <b>Banking app</b> and you'll have to provide us with information about where the payment is going to. <b>You must give us the correct details. If you don't, the payment may be delayed or not even received by the right person and we may not be able to get it back for you.</b> If you know you've made a mistake please contact us immediately on <b>0800 30 20 11</b> (or <b>+44 1793 65 67 89</b> if you are calling from outside the UK).

For **Electronic payment** transactions in a currency other than pounds sterling, we will convert the payment amount using our standard outbound **exchange rate** for that currency. Our standard outbound **exchange rate** may vary depending on payment type. These are variable rates that change frequently. We will provide details of the actual **exchange rate** when you ask us to make a payment. You can also find details of our current exchange rates that apply to outbound SWIFT and SEPA payments in a foreign currency at [nationwide.co.uk](http://nationwide.co.uk).

If you ask us to make a payment that is in a different currency to the account of the person you are paying, we cannot control the **exchange rate** applied by their bank.

**We do not accept and will not act on postal instructions to make a payment from your account.**

## Where can I use my card?

	Debit Card	Cash Card
Cash can be taken out at any cash machine	Yes	Yes
Make Contactless payments	Yes	No
Pay for things in shops, online and over the phone	Yes	No
Daily cash machine withdrawal limit	£300	£300

## Can I change the type of card I have?

Until you turn 17 years and 6 months old you can change your cash **card** to a debit **card** and vice versa at any time by contacting us. When you're 18, if you have a cash **card** you'll automatically be issued with a new debit card and you'll only be able to use a debit **card** from then on for as long as you keep your FlexOne **account**.

## What details do I need to give you if I want to make Electronic payments?

What information you need to give us depends on whether you are sending money within the UK or sending money outside the UK. The table below explains the information that you'll need to provide.



Information	Pounds Sterling Payment in the UK	Payment overseas or in a Foreign currency
Sort Code	Yes	No
Account Number	Yes	No
Reference/ roll number/ invoice number	Yes	Yes
Name of the person you are paying (and reference, if applicable)	Yes	Yes
Name of the recipient bank or building society	No (unless your payment is being sent as a CHAPS payment)	Yes
Address of the recipient bank or building society	No (unless your payment is being sent as a CHAPS payment)	Yes
Bank Identifier Code (BIC) or national bank code	No	Yes (unless your payment is being sent in euros as a SEPA Credit Transfer)
Recipient's bank account number or International Bank Account Number (IBAN) (depending on the destination country)	No	Yes

If we need anything else we will ask you at the time. If you need a cheque from your account, you can go into one of our **branches** and ask for a counter cheque to be issued – the charge for this service is in our Current Account Interest Rates and Charges Leaflet.

### What happens if I spend more money than I have in my account?

You should try and avoid making payments out of your account if you don't have enough money to cover it. Usually a payment cannot be made out of your **account** if you don't have enough money in your account to make that payment. However there's a very small chance that a payment could be made when you don't have enough money which means you would go into an unarranged overdraft. **If this does happen, there's nothing to worry about.** We won't charge you anything at all. But we might contact you to let you know it has happened and how you can avoid it in future. You won't be able to spend any more money or take money out of a cash machine until your balance is brought back above zero.

Before you are 18 you'll generally not be allowed to take more money out of your **account** or spend more money on your card than you have in your **account**. If you do go into an unarranged overdraft, we expect you to take reasonable steps to repay that money as soon as you can – going into an unarranged overdraft is a breach of the **account** terms and conditions.

### When can I tell Nationwide I want to make payments, when will the money arrive, and how can I stop the payment?

The '**Important information about your payments**' table tells you when you can give us instructions to make different types of payments, when the bank of the person you are sending the money to will get the money and how you can stop us sending the money if you change your mind.

Limits may apply to **Electronic payments** from your **account** – we make limits available to you when you ask us to make a payment and they can also be found on our website. We may also set internal limits for security purposes but won't make these available to you.

Payments in pounds sterling usually leave your **account** immediately – the position is slightly different for **card** and **Electronic payments** in a **Foreign currency**, which we've explained in the '**Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency**' table.

## Important information about your payments

Payments in pounds sterling within the UK			
Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<b>ELECTRONIC PAYMENTS</b>			
Internal transfer to another Nationwide account	At the time you ask us to make the payment using the <b>Internet Bank, Banking app, ATM and Telephone Banking.*</b>  During opening hours at a <b>branch</b> .	Immediately.	You cannot normally cancel a payment after we have accepted your instruction.
Future dated internal transfer to another Nationwide account	At the time you ask us to make the payment using the <b>Internet Bank, Banking app or Telephone Banking.*</b>  We must receive your payment instruction by 10.00pm on the <b>working day</b> before you want the payment to be sent. If we don't, your payment will be sent on the next <b>working day</b> .	Immediately.	You can cancel the payment up to 10.00pm on the <b>working day</b> before it is due to leave your <b>account</b> .
Immediate Bill Payment – Bill Payments are made through the Faster Payments Service	At the time you ask us to make the payment using the <b>Internet Bank, Banking app, an ATM or during opening hours at a branch</b> .	Within 2 hours.	You cannot normally cancel a payment after we have accepted your instruction.
Future dated Bill Payment	At the time you ask us to make the payment using the <b>Internet Bank or Banking app</b> .  We need to receive your payment instruction by 10.00pm on the <b>working day</b> before you want the payment to be sent. If we don't, your payment will be sent on the next <b>working day</b> .	Within 1 <b>working day</b> .	You can cancel the payment up to 10.00pm on the <b>working day</b> before it is due to leave your <b>account</b> .
<b>Payments in pounds sterling within the UK (continued)</b>			

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<p><b>Standing order</b> – a regular payment for a set amount</p>	<p>At the time you ask us to make the payment using the <b>Internet Bank</b> or during opening hours at a branch. We need to receive your instruction by 8:30pm on the <b>working day</b> before you want the payment to be sent. If we don't, your payment will be sent on the next <b>working day</b>.</p>	<p>Within 1 <b>working day</b>.</p>	<p>You can cancel the payment up to 8.30pm on the <b>working day</b> before it is due to leave your account.</p>
<p><b>Direct debits</b> – a regular payment, the person you pay a <b>direct debit</b> to can change the amount but should give you advance notice.</p>	<p>To set up a <b>direct debit</b> you must complete an instruction form with the UK organisation you are paying.</p> <p>We must receive the payment request from the person you are paying by 10.30pm 2 <b>working days</b> before the <b>direct debit</b> payment date. Payments are made on <b>working days</b> only. Payments due to be made on a weekend or bank holiday will be sent on the next <b>working day</b>.</p>	<p>On the date you have agreed with the organisation you are paying.</p>	<p>You can cancel the payment up to 6.00pm on the <b>working day</b> or Saturday before it is due to leave your <b>account</b>. We recommend you also contact the company or person you are paying.</p>
<p>CHAPS – Pounds sterling payments within the UK</p>	<p>At the time you ask us to make the payment using the <b>Internet Bank</b>, during opening hours at a <b>branch</b>, or, on an exceptional basis, by telephone.</p> <p>For same day payments we must receive your instructions by 3.00pm on a <b>working day</b>. Payments are made on <b>working days</b> only. Payments due to be made on a weekend or bank holiday will be sent on the next <b>working day</b>.</p>	<p>On the same <b>working day</b>.</p>	<p>You cannot normally cancel a payment after we have accepted your instruction.</p>
<p><b>*Telephone Banking can only be used to make an internal transfer to another Nationwide current or savings account in your name (including a joint account).</b></p>			
<p><b>Payments in pounds sterling within the UK (continued)</b></p>			

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<b>DEBIT CARDS</b>			
Purchases	You can use your <b>card</b> to pay for goods and services at any time.	<p>Payment will be deducted from your <b>account</b> on the <b>working day</b> we receive the request from the retailer's bank.</p> <p>For <b>card</b> payments made outside the UK, payment will be deducted from your <b>account</b> when we receive details of the payment from Visa.</p>	You cannot cancel a <b>card</b> payment once you have authorised it, but a retailer or supplier may be able to make a refund.
Recurring debit <b>card</b> payments (for example, where you give someone permission to regularly take cash from your <b>account</b> using your debit <b>card</b> details)			<p>If you wish to cancel a recurring <b>card</b> payment, you must contact us by phone, in <b>branch</b>, or by using a secure message within the <b>Internet Bank</b> before 4:00pm on the <b>working day</b> before the next payment is due to leave your <b>account</b>. <b>We recommend that you also inform the person you are paying that you have cancelled the payment.</b></p> <p>Alternatively, you can cancel the recurring payment directly with the person or organisation you are paying. If you cancel a recurring <b>card</b> payment, all future payments will also be cancelled.</p> <p>Please note that if we change your <b>card</b> number and/ or expiry date and you have used your <b>card</b> number to set up regular payments on your <b>account</b> to a person or organisation your payment mandate will be updated and future payments you make to them may be paid using your new card number and/ or expiry date.</p>
<b>Payments in pounds sterling within the UK (continued)</b>			

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Cash withdrawals		<p>The money will be deducted from your <b>account</b> on the same day for cash withdrawals in pounds in the UK.</p> <p>For cash withdrawals in foreign currency outside the UK payment will be deducted from your <b>account</b> when we receive details of the withdrawal from Visa.</p>	You can't cancel a cash withdrawal after you've pressed the button on the keypad agreeing to it.

**In this table, references to cut-off times are to local times in the UK.**

### Payments overseas or in a Foreign currency

Payment Type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
<b>SWIFT</b> – an international payment or a <b>Foreign currency</b> payment to another account within the UK.	<p>At the time you ask us to make the payment using the <b>Internet Bank</b>, during opening hours at a <b>branch</b>, or, on an exceptional basis, by telephone.</p> <p>Payments are made on <b>working days</b> only. Payments due to be made on a weekend or bank holiday will be sent on the next <b>working day</b>.</p>	<p>Within <b>1 working day</b> if your payment is made in an <b>EEA</b> currency and to a country in the <b>EEA</b>.</p> <p>If you make a payment to a country within the <b>EEA</b> that is not in an <b>EEA</b> currency your payment will normally arrive within <b>4 working days</b>.</p> <p>Payments outside the <b>EEA</b> will take longer – please ask us for details.</p>	You cannot normally cancel a payment after we have accepted your instruction.
SEPA Credit Transfer – a payment in euro to an account in the Single Euro Payments Area. You can find out which countries are in the Single Euro Payments Area on our website.	<p>At the time you ask us to make the payment using <b>Internet Banking</b>, during opening hours at a <b>branch</b>, or, on an exceptional basis, by telephone.</p> <p>Payments are made on <b>working days</b> only. Payments due to be made on a weekend or bank holiday will be sent on the next <b>working day</b>.</p>	Within <b>1 working day</b> .	You can only ask us to cancel a payment if you've made duplicate payments by mistake or someone else has fraudulently made the payment from your <b>account</b> . In that case you can ask us to cancel the payment within <b>10 working days</b> of the payment date, although there is no guarantee that the recipient's bank will return the payment.

**In this table, references to cut-off times are to local times in the UK.**

If you make payments from your **account** to an **account** for another person or organisation and they move their account



to another provider, your payment mandate may be updated and future payments you make to them may be paid to the person or organisation's new account.

### **If I get a refund on my card when will the money be back in my account?**

We'll be able to pay the refund into your **account** when we receive it.

### **Can I use a Third Party Provider?**

Yes, if you are registered for **Internet Banking**, you can choose to use a **Third Party Provider**:

- to make payments from your **account** on your behalf,
  - to provide **account** information services to you
- provided the **Third Party Provider** is acting in accordance with the relevant regulatory requirements. You can check whether the provider is authorised in the information they give to you about the services they will provide.

Generally we ask you not to share your **Internet Banking** security details with anyone else, but we will not treat you as breaking that agreement if you choose to disclose them to a **Third Party Provider** who asks you for them so that they can access **Internet Banking** on your behalf.

We will treat any instruction from a **Third Party Provider** as if it was from you. If you give your security details to a third party that isn't authorised by the Financial Conduct Authority or a European **Regulator**, we'll have to assume it's you that's authorising us to give access to your **account**, will treat payments instructed by that third party as authorised by you and will not be responsible for any losses you suffer as a result of misuse or disclosure of information about your **account** by that third party.

If you consent to a **Third Party Provider** having access to information concerning your **account**, we will assume that you consent to access being granted as frequently as the **Third Party Provider** requests it.

If you ask a **Third Party Provider** to request a payment and they don't do this, we won't be responsible for your payment not being made.

We may stop a **Third Party Provider** from accessing your **account** for reasons related to unauthorised or fraudulent access to your accounts by that organisation. We'll tell you about this using any of the contact details we hold for you unless this would compromise our reasonable security measures or would be unlawful.

If you want to cancel the consent you have given to a **Third Party Provider** to access your **account** you can either contact them directly or tell us (using **Internet Banking**, telephone or **branch**). Once a **Third Party Provider** has initiated a payment, you cannot normally cancel it. You can cancel some payments to be made in the future. Please see the '**Important information about payments**' table.

We will not share your Internet Banking security details with any third party.

### **My personal details have changed, should I tell you?**

Yes, you must tell us straight away if you change your personal details, the table below explains how to do this:

	<b>Branch</b>	<b>Internet Bank</b>	<b>Over the phone</b>
<b>Name</b>	Yes	No	No
<b>Address</b>	Yes	Yes	No
<b>Telephone Number</b>	Yes	Yes	Yes
<b>Email Address</b>	Yes	Yes	Yes

### **Will you ever ask me to provide information to you in order to keep my account safe?**

If we've taken action against someone else because of something that has happened on your **account**, you must help us and provide us with all the information we reasonably ask for. However, we will never ask you (and you should never tell anyone, apart from a **Third Party Provider** if they ask you, not even our representatives) for your **Internet Banking** security data (such as your customer number, your passnumber, one time passcodes and card reader codes) or your **PIN**.

# Communication

## How will you contact me?

When we contact you for service and operational reasons, such as telling you about changes to terms and conditions, sending you information, letters or notices, we'll use any contact details we have for you. This includes your postal address, your telephone numbers and your e-mail address. We may also send you messages within the **Internet Bank** or **Banking app**.

If we need to contact you because of a suspected fraud or because of security concerns relating to your **account**, we will do this by a secure method of communication. As part of this we may have to ask you to provide parts of your security information/personal information so we can be sure we are talking to you but we will never ask you to disclose a password or other information in full.

If we say in these terms and conditions that we will send you a personal notification, we'll contact you in at least one of the following ways:

- By writing to you (email, letter or text);
- Sending you a secure message or notice in **Internet Banking** or via the **Banking app** (where you are a registered user).

If we do not specify that we will send you a personal notification, we may then tell you in at least one of the following ways:

- Displaying information in **branch**;
- Displaying information on our website;
- Advertising in the press.

We may also contact you by:

- Phoning you;
- Speaking to you in person (in **branch**); or
- Any other way that is reasonable and appropriate at the time.

We may use your mobile phone number, e-mail address, secure messages through **Internet Banking**, push notifications through the **Banking app** or any new methods that may become available in the future to notify you of certain activity on your **account**. We'll use the most recent contact details we hold for you and you will be able to opt out of these alerts by contacting us. If you choose to opt out of these alerts you will be able to opt back in at any time by contacting us.

If we communicate by a method that would only be effective for UK residents (e.g. in **branch**), we will also do so by another method (e.g. by email or on the website) for the benefit of members who live elsewhere in the **EEA**.

In order to receive and see messages using email and on the **Internet Bank** you must make sure that your device is set up correctly and has the right hardware, operating system and browser.

## How to contact us

There are times when you will need to contact us, for example, to report suspicious or unauthorised activity on your **account**. Where you need to do that in a specific way, we have set out the information in the relevant section of the terms.

If you need to speak to us about anything else, or you want to close your **account**, please contact us in any **branch** or call us on **0800 30 20 11**.

## How can I keep the money in my account safe?

The terms and conditions set out a lot of important information about how to keep the money in your **account** safe. This section gives you more information on how to do that.

### What should I do if I don't receive something that I'm expecting you to send me?

You should let us know straight away if you don't receive a **statement** or anything else you were expecting (such as a replacement **card** or **PIN**).

### What should I do if I see a transaction I don't recognise on my FlexOne account?

You should check your **statements** regularly and tell us straight away if there's anything on your **statement** which you weren't expecting or you don't recognise.

### If I use Internet Banking and/or the Banking App do I have to keep my devices updated?

If you use the **Internet Bank** or the **Banking App**, you need to make sure that your device is set up correctly and has the right hardware, operating system and browser. You should also follow any instructions we give you (e.g. in the terms and conditions for **Internet Banking** or the **Banking App**), about how to protect the money in your **account** by looking after your security details.

### Will a cash machine ever keep my card?

It's unlikely, but it can happen. If you use your **card** to take money out of a cash machine and put your **PIN** in incorrectly a number of times, the cash machine might keep your **card**. This might also happen if there's a technical problem with the cash machine. Unfortunately, we can't be held responsible if this happens.

### How can I keep my card details secure when shopping online?

There are a couple of ways you can do this, like only shopping at websites which have secure payment pages and always using a computer that you know is protected. From time to time you may be asked to validate yourself as the cardholder when shopping online.

## How will Nationwide use my personal information?

We will share information about you and your **account** within Nationwide so that we can better look after you and your **account**. We may also share information with other organisations in certain circumstances.

### When you turn 18 we will begin sharing information about you and how you run your account with credit reference agencies.

It is important you understand how the personal information you give us will be used. So we strongly advise that you read our guide about how we use your personal information. You can find this in our 'How Nationwide uses your personal information' leaflet available on our website or you can ask for a copy in branch.

From time to time we'll look at the way you use your **account** so that we can see how you look after your money. We do this so that we can decide whether it would be right for us to let you have an overdraft on your **account** after you have reached the age of 18. There may also be other services and products we can offer you in the future depending on how you have looked after your money.

## Words we use

**Account** This means your Nationwide account.

**Banking app** This is a service you can register for – it's an app that allows you to have access to your **account** via a mobile device.

**Branch** This means one of our branches in the UK, and you can find details of the locations of our branches at [nationwide.co.uk/support/contact-us/branch-finder](https://nationwide.co.uk/support/contact-us/branch-finder).

**Card** This means the debit **card** we issue on your **account**. We will make it clear whether the context means use of your actual card, or use of the details you store in an e-wallet.

**Cheques** You may receive payments in pounds sterling from other people in the form of a **cheque** drawn on a UK bank or building society, instructing payment of a specified sum in pounds sterling to you, which you can pay into your **account**.

**Direct debit** When you ask another person or organisation to take money in pounds sterling out of your **account** with us. You may also see this referred to in our current account literature as -The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.

**Direct debits** are often used to pay for things like magazine subscriptions or gym or club membership. We do not offer members the ability to set up direct debits in Euros and you can only set up a **direct debit** with the organisation you are paying. If you've set up any **direct debits** on your account to pay another person or UK organisation and that person or UK organisation's bank doesn't take any money from your **account** for a long time (usually 13 **months** or more), we can delete the record from your **account** unless the person or the UK organisation you are paying tells us that it shouldn't be deleted.

**EEA** The European Economic Area and the countries in the **EEA** are Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

**Electronic payment** Payments made into or out of your **account** via electronic banking systems. This includes **direct debits**, **standing orders**, bill payments, **Paym** payments, CHAPS and overseas payments.

**Exchange rate** The rate used to convert a payment in a **Foreign currency** to or from pounds sterling (e.g. to calculate how many euros is equal to one pound).

**Financial Ombudsman Service (FOS)** The Financial Ombudsman Service was established in 2001 and helps settle disputes between consumers and UK-based businesses providing financial services, such as banks, building societies and insurance companies.

**Foreign currency** Means a currency other than pounds sterling.

**Interest** The extra money we may pay into your **account** if you have money in your **account**.

**Internet Bank/Internet Banking** This is a service you can register for with us that allows you to have access to your **account** via a secure site you can log in to via [nationwide.co.uk](http://nationwide.co.uk)

**Law** Means any law, regulation, code or other duty that applies to us or which we have agreed to follow.

**Law in the UK** Means the law of England and Wales.

**Month** Means a calendar month.

**Nationwide cash machine** Means one of our cash machines, which we refer to in this agreement as 'our self-service machine(s)', a 'Nationwide cash machine' or a "Fast Cash" self-service machine'.

**Paym** This is a service you can register for with us. It's a UK payment service which will allow you to make and receive payments securely using a UK mobile phone number.

**PIN** Personal Identification Number. It's a 4 digit number that you need to remember to use when you use your **card** at cash machines or to buy things in shops.

**Regulator** An organisation that supervises financial institutions to ensure certain requirements, restrictions and guidelines are followed, aiming to maintain the integrity of the financial system and provide the best outcome for customers. We're subject to the requirements of a number of **Regulators** such as the Prudential Regulation Authority (PRA), the Financial Conduct Authority (FCA), the Payment Systems Regulator (PSR) and the Information Commissioner's Office.

**Standing order** When you ask us to pay a set amount of money at regular intervals (e.g. weekly or **monthly**) to someone else's bank account or when someone else pays a set amount of money at regular intervals into your **account**. You may also see this referred to in our current account literature as - The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.

**Statement** A record of what has been paid into and out of your **account**.

**SWIFT** A way of making a pounds sterling payment from the UK to another country or a payment in a currency other than pounds sterling. **SWIFT** cannot be used to make payments in euros to an account within the Single Euro Payments Area.

**Telephone Banking** Means our telephone banking service.

**Third Party Provider** means a third party payment service provider which is authorised by **Law** to access information and/or give instructions to make payments from online payment accounts operated by other providers (such as us and other building societies, banks and credit card issuers).

**Working day** Any day which is not a Saturday or Sunday, or a Bank Holiday in England and Wales. Where, due to time difference, it is a different day in England and Wales than in your jurisdiction (e.g. it is Tuesday in your jurisdiction and Monday in England and Wales), references should be read as referring to the day in England and Wales (Monday, in this example).

In this document, references to cut-off times are to local times in the UK.

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**Just ask in branch**

Visit **nationwide.co.uk**

Call **0800 30 20 11**

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** (or **+44 1793 65 67 89** if you are calling from outside the UK).

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 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

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

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