

# Current account terms and conditions and charges changes April 2020



**Nationwide**

Building Society

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# 1. Summary of changes to our charges and Terms and Conditions

You should read the information below carefully and keep it in a safe place for future reference.

We are making some changes to our General Current Account Terms and Conditions, FlexBasic and FlexOne Terms and Conditions (the Terms), our Current Account Interest Rates and Charges booklet and our Telephone Banking Terms and Conditions. The changes will take effect on **17 April 2020**, unless we have said otherwise below.

The reason we are making these changes is due to changes in law and regulation, along with changes to our processes and technology. Plus, in some cases, we simply want to make our Terms clearer.

Full details of the changes can be found below but here is a quick summary of them:

**Removal of £1 non-sterling cash withdrawal fee;**

**Increase of our Non Sterling Transaction Fee from 2.75% to 2.99% from 3 June 2020;**

**Removal of our £9 SEPA Credit Transfer transaction charge;**

**Additional information we have to provide you with about currency conversion charges when making certain payments in the UK or EEA;**

**Changes to when you can ask us to request the return of a SEPA Credit Transfer payment from the person you sent it to and the timeframes for doing this;**

**Changing our Telephone Banking service number to [03457 30 20 11](tel:03457302011);**

**Changing the number to contact us on if your security details have been lost or stolen, or you don't recognise a payment from your account. The number you should now use is [08000 55 66 22](tel:0800556622);**

**Changes to how you can request a new Telephone Banking passcode;**

**Introducing the Confirmation of Payee service which will involve the checking of account names to help reduce mistaken payments;**

**Changes to the information we will use to check that payment requests have come from you;**

**Some changes to our FlexBasic Terms and Conditions to bring them in line with our other current account terms and conditions; and**

**Some other minor changes to make the Terms even clearer.**

If you would like a full copy of the new Terms, you'll find them at [nationwide.co.uk](http://nationwide.co.uk) from 3 March 2020.

You can also pick up a copy in any of our branches from that date, or by calling us on **0800 30 20 10**.

And, of course, you can get hold of the existing Terms right now, in any of the above ways.

Any bold terms in this document are definitions which you can find details of in the Terms.

**Important information for FlexOne members:** Just so you're aware, the changes will apply to the FlexOne account you have now, as well as the FlexAccount or FlexDirect you'll be moving to when you turn 23. If it's nearly your 23rd birthday, you'll be receiving a letter telling you what the terms and conditions are for your new account (if you haven't had one already). If you turn 23 between 3 March and 2 July 2020, the letter you get won't include the updated terms and conditions. So, if your birthday falls between these dates, it's important to keep in mind that the changes below will not only apply to your FlexOne account but will also apply to the FlexAccount or FlexDirect account you'll be moving on to.

## Do I have to do anything?

If you are happy with these changes to the Terms, you don't need to do anything else and they will automatically apply from 17 April 2020.

However, if you don't want to accept any of the changes, you have the right to close or switch your account without charge before 17 April 2020. You can do this through the Internet Bank or in branch. Just so you know, you'll have to pay back any overdraft, as well as any outstanding fees and charges. Also, if you have a FlexPlus account and you chose to close it, all insurances will also end at the same time.

We hope you'll continue to find everything you need here at Nationwide and want to keep your account with us. However, you can switch to another current account provider if you choose. And if you have an arranged overdraft with us, you may be able to transfer any overdraft balance to another provider (so long as they agree to this). You can find out how at [currentaccountswitch.co.uk](https://www.nationwide.co.uk/currentaccountswitch)

## 2. The changes in more detail

We have provided a summary below of each of the changes and have also included the actual changes to the Terms in a box so that you can clearly see these.

All changes apply to the General Current Account terms and conditions, the FlexOne terms and conditions and the FlexBasic terms and conditions unless we say otherwise.

### 1. Foreign currency card payments and cash withdrawals – fee changes

On 25 February 2020, we removed our £1 non-sterling cash withdrawal fee which we currently charge if you withdraw cash in a foreign currency both inside and outside the UK.

On 3 June 2020, we will be increasing our Non Sterling Transaction Fee which we charge if you make a cash withdrawal or debit card payment in a foreign currency from 2.75% to 2.99%.

We will be changing our booklet called **Current Account Interest Rates and Charges** to reflect this. We are making these changes to make sure we run our business in a fair and sustainable way. If you have a FlexPlus, FlexOne, FlexStudent or FlexGraduate account you don't pay these fees anyway so these changes won't affect you.

### 2. SEPA Credit Transfers transaction fee removal

On 29 January 2020 we removed our £9 SEPA Credit Transfer transaction fee. SEPA Credit Transfers are payments in euro to an account in the Single Euro Payments Area. We will be changing our booklet called **Current Account Interest Rates and Charges** to reflect this. If you have a FlexOne, FlexStudent or FlexGraduate account, you weren't paying this fee anyway, so this change won't affect you.

### 3. EEA payments and payments in a foreign currency

On 19 April 2020 the law is changing. From that date banks and building societies like us will have to provide you with information about currency conversion charges if you:

- Make a debit card payment or cash withdrawal in the UK or European Economic Area (EEA); or
- Use the Internet Bank to ask for a SEPA Credit Transfer or SWIFT payment to be made to an account in the UK or EEA

in euro or the currency of another EU Member State.

All providers will have to show card currency conversion charges as a percentage mark-up over the latest euro foreign exchange rates issued by the European Central Bank. This will help you compare the costs of using different providers more easily.

You can find details of debit card currency conversion charges on our website at [nationwide.co.uk/currency-conversion](https://nationwide.co.uk/currency-conversion)

If you ask us to make a SEPA Credit Transfer or SWIFT payment in Internet Banking, we will give you the estimated currency conversion charges when you request your payment.

We will add two new paragraphs into the **“Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency”** section as follows:

*“For cash withdrawals/**card** purchases you make using your **card** in the **EEA** or within the UK in euro or the currency of another EU Member State, the Law requires providers to show total currency conversion charges as a percentage mark-up over the latest euro foreign **exchange rates** issued by the European Central Bank (ECB). This is so you can compare the currency conversion costs of different providers. For cash withdrawals/**card** purchases made in euro or another EU Member State currency you can view details of the percentage mark-up which applies that day at [nationwide.co.uk/currency-conversion](https://nationwide.co.uk/currency-conversion).”*

*“VISA will actually convert your cash withdrawal/**card** purchase into pounds sterling using their **exchange rate** which applies on the day they receive details from the retailer/cash machine owner. This may be after the day on which you made the cash withdrawal/**card** purchase so the VISA **exchange rate** and the percentage mark-up may be different to those on the day you made the cash withdrawal/**card** purchase.”*

We will also change the paragraph about **Electronic payment transactions in a currency other than pounds sterling** in the same section to read as follows:

*“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.*

*When you ask us to make a payment, we will provide you with details of the actual **exchange rate**.*

*If you use **Internet Banking** to request a payment to an account in an **EEA** country or in the UK in euros or another EU currency, we will also provide details of our estimated charges for carrying out the currency conversion expressed as a percentage mark-up over the latest euro foreign **exchange rates** issued by the European Central Bank (ECB).*

*You can find details of our current exchange rates that apply to outbound SWIFT and SEPA payments in a foreign currency at [nationwide.co.uk/exchange-rates](https://nationwide.co.uk/exchange-rates)*

*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.”*

The changes to our Terms also make it clear that payments made abroad may pass through a number of banks before they reach the person you're sending them to. Banks located outside of the EEA may take their fees out of the payment.

A new row has been added to the bottom of the table headed "**Payments overseas or in a Foreign currency**" with the following wording:

*"If you make an overseas payment it may pass through one or more banks on its way to the recipient's **account**. Banks who are based outside the **EEA** or UK may deduct their fees from your payment before it reaches the recipient. This could mean that the money the recipient receives may be less than the payment you sent to them."*

#### 4. SEPA payments

You can now ask us to contact the recipient's bank to see if they will return a SEPA Credit Transfer up to 13 months after you made it. Just so you know, though, there is no guarantee the payment will be returned.

We have updated the wording in the SEPA Credit Transfer row of the "**Payment overseas or in a Foreign currency**" section of the Terms so that it now says:

*"You can ask us to cancel a payment and ask the recipient's bank to return the money if you've made duplicate payments by mistake, there has been a technical fault or someone else has fraudulently made the payment from your **account**. You must ask us to cancel the payment within **10 working days** of the payment date but there is no guarantee that the recipient's bank will return the payment.*

*You can ask us to contact the recipient's bank to see if they will return a payment up to 13 months after the date of the payment for any reason but the payment can only be returned if the recipient agrees."*

#### 5. Changes to Telephone Banking and our telephone numbers

Sometimes we have to make changes to ensure our business remains sustainable. We will therefore be making changes to some of our telephone numbers.

Our Telephone Banking service number is changing to **03457 30 20 11** and the number you can use to tell us if you know or think someone knows your Telephone Banking passcode is changing to **08000 55 66 22**.

We will also be changing the telephone numbers referred to in our Terms.

You will need to call **08000 55 66 22** in the following circumstances:

- your card or chequebook is lost or stolen;
- you think any of your security details e.g. internet banking security details or card PIN have been compromised;
- you don't recognise a payment that has been made from your account.

You can use this number 24 hours a day.

To contact us about anything else, the number will be **03457 30 20 11**.

Calls to an **0345** number are charged at a local rate. Calls from a mobile will be free of charge if you are using your inclusive minutes.

We have also made some changes to the Telephone Banking service. If you lose or forget your passnumber or contact us because you know or think somebody else knows your passnumber, you will now be able to use the Telephone Banking service to reset this and will not have to wait for us to send you a new passnumber in the post.

## 6. Confirmation of Payee

In March 2020 we will be bringing in the Confirmation of Payee (COP) service – this is in response to a new regulation. This is intended to reduce mistaken payments, as well as authorised push payment (APP) fraud. So long as the bank or building society of the person you're paying (the 'payee') is also taking part in the COP service and using it for the payee's account, you'll be able to confirm the name on their account before you make your payment. You'll notice the difference when setting up a new payee or changing an existing payee's details, as you'll be asked for extra information and will have to ask the payee for the exact name on their account.

### Plus, more protection from APP fraud

We've also signed up to some new rules designed to help protect our members from APP fraud. This includes providing reimbursement in some situations where a fraud has taken place.

A new sub-paragraph (c) will be added to clause 38 of the General Current Account Terms and Conditions, clause 21 of the FlexOne Terms and Conditions and clause 24 of the FlexBasic terms and conditions which reads as follows:

*"(c) we reasonably consider that the account details (such as account number, sort code and any reference) which you have provided to us are incorrect or do not sufficiently identify the account into which the payment is to be made."*

Under the heading "If something goes wrong" a new paragraph will be added to the Current Account Terms and Conditions, the FlexOne Terms and Conditions and the FlexBasic terms and conditions which will read as follows:

*"If you believe that a payment out of your **account** has been made without your permission, or have any concerns about a payment you have made (such as that the payment has not reached the intended recipient or may be a scam), please contact us immediately on **08000 55 66 22** to discuss the ways we may be able to help you."*

Clauses 46 and 47 of the General Current Account Terms and Conditions, clauses 24 and 25 of the FlexOne Terms and Conditions and clauses 32 and 33 of the FlexBasic Terms and Conditions will be changed to read as follows:

*“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 ask us for a refund provided you contact us as set out above (under the heading ‘if something goes wrong’).”*

*“If you contact us within **13 months**’ of the date of the payment (and provided your **account** wasn’t overdrawn when the payment was made), 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 **08000 55 66 22** (24 hours) or on **+44 1793 65 67 89** if you are calling from outside the UK.”*

Clause 59 of the General Current Account Terms and Conditions, clause 37 of the FlexOne Terms and Conditions and clause 45 of the FlexBasic Terms and Conditions will be changed to read:

*“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, you should contact us as set out above (under the heading ‘if something goes wrong’) and we will investigate what went wrong. We 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, when you provided us with the payee details, it was mistakenly confirmed that the name on the recipient’s account matched the payee’s name which you provided, then you may be entitled to recover any loss which this error may have caused. In those circumstances, please contact us.*

*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.”*

A new clause 62 will be added to the Current Account Terms and Conditions, a new clause 40 will be added to the FlexOne Terms and Conditions and a new clause 48 will be added to the FlexBasic Terms and Conditions which will read as follows:

*“We won’t be responsible if you ask us to make a payment to another person and the recipient’s bank delays crediting the money to the recipient’s account. This could happen if, for example, they need to carry out security checks.”*

In the table titled **“How payments can be made into your account in pounds sterling within the UK”**, the wording in the box about what information is needed to make a payment to your account for electronic payments will be changed to read:

*“Your full name, sort code, account number and any other information required by Law or by the payer’s bank or building society.”*

In the table titled **“Payments out of your account within the UK made in pounds sterling”**, in the column titled ‘Additional Information’, the wording in the box relating to electronic payments to other people’s accounts in the UK will be changed to:

*“You’ll need to register to use services like **Internet Banking** or the **Banking app** and you’ll have to provide us with information about where the payment is going to. **You must give us the correct details. If you don’t, we can refuse to make the payment, or if the payment is made it may be delayed or not even received by the right person and we may not be able to get it back for you.** If you know you’ve made a mistake please contact us immediately on **03457 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK).”*

In the table under the heading **“What details do I need to give you if I want to make Electronic payments?”** a new row will be added letting you know that you will need to confirm whether the account you are paying is a personal or business account when making a pounds sterling payment in the UK. In that same table the words *“Name of the person you are paying (and reference, if applicable)”* will be replaced with *“The first name and last name of the person you are paying or the name of the business (and reference, if applicable)”*\*

A new footnote will also be added to the end of the table which reads as follows:

*“\*We may need to truncate the name you provide on the payment message we send to the recipient’s bank as there is only a limited amount of space on the payment message.”*

## 7. Authentication

We're making changes to the ways we identify you and changing our Terms to reflect this. They will make it clear we need to make sure payment requests have come from you and that we may use a combination of card details, your log in details, biometric information, card readers, your mobile device and security codes to check this. For FlexBasic, we've also reminded you that you need to keep security codes (passcodes generated by the card reader and One Time Passcodes sent to you) safe and secure.

In the table titled "**Payments out of your account within the UK made in pounds sterling**" the following rows within the table:

- **card** payment using your **card** or device online or over the phone;
- recurring **card** payments;

have been updated with the following wording in the '**How you agree to us making the payment**' column of the table:

*"By providing details from your **card**"*

and the following wording has been added to the '**Additional information**' column:

*"We need to check the payment request has come from you. We do this by using a combination of your personal and **card** details, the 3 digit security number on the back of your **card**, the **card** reader, your mobile device, your log in / security details, biometric information (such as fingerprint recognition), and any security codes."*

In the table titled "**Payments out of your account within the UK made in pounds sterling**" the following rows within the table:

- electronic payments to other people's accounts in the UK;
- setting up regular payments in pounds sterling to pay another person or organisation by setting up a **standing order** or a **direct debit**; and
- transferring 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 account with us, if you have one;

have been updated with the following wording in the '**How you agree to us making the payment**' column of the table:

*"Providing us with the details of the payment you want us to make and confirming those details are correct"*

and the following wording has been added to the '**Additional information**' column:

*"We need to check the payment request has come from you. We do this by using a combination of your login / security details, biometric information (such as fingerprint recognition), the card reader, your mobile device and any security codes, and confirming the details of the payment you wish to make."*

In the table titled **“Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency”** the following row within the table:

- **Card** payment using your **card** or device online or over the phone

has been updated with the following wording in the **‘How you agree to us making the payment’** column of the table:

*“By providing details from your **card**.”*

and the following wording has been added in to the **‘Additional information’** column:

*“We need to check the payment request has come from you. We do this by using a combination of your personal and **card** details, the 3 digit security number on the back of your **card**, the **card** reader, your mobile device, your login / security details, biometric information (such as fingerprint recognition), and any security codes.”*

In the table titled **“Payments out of your account made or sent outside of the UK made in pounds sterling or a Foreign currency”** the following row within the table:

- **Electronic payment** – you can make **Electronic payments** to send money outside the UK.

has been updated with the following wording in the **‘How you agree to us making the payment’** column of the table:

*“Providing us with the details of the payment you want us to make and confirming those details are correct”*

and the following wording has been added in to the **‘Additional information’** column:

*“We need to check the payment request has come from you. We do this by using a combination of your login / security details, biometric information (such as fingerprint recognition), the **card** reader, your mobile device and any security codes, and confirming the details of the payment you wish to make.”*

## 8. FlexBasic

We're making some changes to our FlexBasic Terms and Conditions to bring them in line with our General Current Account Terms and Conditions and our FlexOne Terms and Conditions. This includes changes to the variation clause which sets out when and how we can change the FlexBasic terms and conditions and updating the sections about Third Party Providers.

Clause 17 of the FlexBasic terms and conditions will be changed to read as follows:

*"It is important that you take all reasonable precautions to take care of your **statements, cards, PINs**, security codes, 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:*

- a) always take reasonable steps to keep your **card** safe and sign it as soon as you receive it;*
- b) keep your **PIN**, password, security codes (passcodes generated by your **card** reader and One Time Passcodes (OTPs) sent to you) and other security information secret at all times. You should not tell anyone, even us or the Police, what your security details are;*
- c) if you have difficulty remembering your **PIN**, you can change it to something more memorable at any **Nationwide cash machine**;*
- d) if you register your **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 codes and other 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 **card** details. We will treat a payment authorised by any fingerprint/other biometric identification held in your device as being authorised by you."*

Sub paragraph b) of Clause 42 of the FlexBasic terms and conditions will be changed to read as follows:

*"you let someone else use your security information or anyone else use your **card**;"*

Clause 48-51 of the FlexBasic terms and conditions will be renumbered 49-53 and changed to read as follows:

*"49. Our agreement with you could last a long time, so we'll need to make changes to it from time to time. For example, we may need to:*

- a) introduce new charges or change existing charges, including charges for holding an **account** with us; or*
- b) change the terms of your agreement.*

*When making any changes we'll always act proportionately and responsibly in the broader interest of our members.*

*50. We can predict some of the reasons why we might need to make changes to this agreement. These are:*

- a) because of changes in costs for running our business or for providing new or existing services to you, including changes in costs of funding;*

*These costs could include administrative costs, employment costs, building costs and technology costs, or changes in costs of a service or benefit provided by us or by anyone else. For example, if our operational costs increase we may allocate a proportion of these costs to our personal current account customers.*

- b) due to changes in benchmark interest rates or other relevant market rates;  
For example, the Bank of England base rate could increase or decrease, which would have an impact on the interest rates we pay you and you pay us for an overdraft. This could lead to us increasing or decreasing our interest rates.*
- c) because of developments in technology or in the way the banking industry generally delivers services; For example, to reflect advances in digital banking;*
- d) to respond to changes, or reasonably anticipated changes, in the **Law** or codes of practice which apply to us or because of a decision by a court or ombudsman;  
For example, the Financial Ombudsman could make a ruling in relation to a particular customer which has a knock-on impact on our other customers, which may mean we need to change our terms and conditions.*
- e) to meet regulatory requirements;  
For example, to reflect any changes in requirements or guidance from a **Regulator** or to make sure we can continue to meet existing requirements or guidance. This includes requirements affecting the reserves we have to hold.*

*51. However, because you might hold an **account** with us for a long time, we can't anticipate everything that might happen over this period. This means we may also need to make other changes. If we do, when we tell you about the change, we'll explain how it will affect you.*

*52. We can also adjust interest rates, our account charges, overdraft rates, or the way we structure what you pay for your everyday banking services with us, for any other valid reason which isn't outlined above.*

*53. If we want to make a change that's beneficial to you, we don't need a reason to make that change."*

The first paragraph in the section titled “**Can I use a Third Party Provider?**”, will be amended to read as follows:

“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 and is a participant in the **Open Banking initiative**. You can check whether the provider is authorised and part of the **Open Banking initiative** in the information they give to you about the services they will provide and by checking [www.openbanking.org.uk](http://www.openbanking.org.uk).”

We will be deleting the third paragraph in this section and the fourth paragraph will be amended to read as follows:

“We will treat any instruction from a **Third Party Provider** as if it was from you. A **Third Party Provider** that is a participant in the **Open Banking initiative** should not ask you for your **Internet Banking** security details in order to provide their service. If you give your login/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.”

The eighth paragraph in the section will be amended to read as follows:

“If you want to cancel the consent you have given to a **Third Party Provider** to access your **account** you should contact them directly. 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.”

The section titled “**Will you ever ask me to provide information to you in order to keep my account safe?**” will be amended to read as follows:

“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, 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**.”

One of the definitions in the “**Words we use**” section will be changed to read as follows:

“**Open Banking initiative** means the UK’s Open Banking initiative, which Nationwide is a participant in. You can find out more information about Open Banking at [www.openbanking.org.uk](http://www.openbanking.org.uk)”

## 9. And some other changes

We have also made some other minor changes including:

- Removing the reference to topping up mobile phones at cash machines as this service is no longer available;
- Changing some of the contact details for making a complaint;
- Making it clearer whose address will be shown on joint account statements and how they will be provided;
- Making it clearer that we aren't responsible if you send someone a payment and their bank delays crediting it to that person's account; and
- Changing references to the EEA to "the EEA and UK" due to Brexit.

The final sentence of clause 9 of the General Current Account Terms and Conditions, clause 3 of the FlexOne Terms and Conditions and clause 4 of the FlexBasic Terms and Conditions will be changed to read as follows:

*"You'll need to give us your email address and be registered for **Internet Banking** if you want paperless **statements**."*

Clause 11 of the General Current Account Terms and Conditions and clause 6 of the FlexBasic Terms and Conditions will be changed to read as follows:

*"For joint accounts, going paperless means we will no longer provide paper statements on the account to either of you. The statement will be provided through the Internet Bank, and an email will normally be sent to your nominated email address. We will only produce one **statement** addressed to both of you and stating the first named account holder's address (unless you ask us otherwise). We won't change statements provided through the **Internet Bank**."*

Clause 13 of the General Current Account Terms and Conditions, clause 5 of the FlexOne Terms and Conditions and clause 8 of the FlexBasic Terms and Conditions will be changed to read as follows:

*"We may provide services as part of your **account** through our **Banking app**, which can give you insights into your spending, based on your **account** activity and could help with managing your money. Please see our **Banking app** terms and conditions for more information."*

Clause 58 of the General Current Account Terms and Conditions, clause 35 of the FlexOne Terms and Conditions and clause 44 of the FlexBasic Terms and Conditions will be changed to read as follows:

*"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 by the end of the next **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"*

Clause 84 of the General Current Account Terms and Conditions will be renumbered 85, clause 61 of the FlexOne Terms and Conditions will be renumbered 62, clause 75 of the FlexBasic Terms and Conditions will be renumbered 77 and a new sub-paragraph (c) will be added to all clauses (with the existing sub-paragraphs all remaining) which will say:

*“write to us at The Complaints Team, Nationwide Building Society, NW 2020, Swindon, SN38 1NW including your name, address, account details and details of your complaint”.*

In the table titled **“Payments out of your account within the UK made in pounds sterling”**, in the **‘Additional information’** column relating to cash withdrawals from ATMs, the second paragraph (starting *“If you use our self-service machines...”*) will be changed to read as follows:

*“If you use our self-service machines to pay money to a charity this will be included in your daily cash withdrawal limit.”*

In the table titled **“Payments in pounds sterling within the UK”** and in the row **“Immediate Bill Payments”** the wording in the **‘When we receive your payment instructions’** column will be updated to say the following:

*“At the time you ask us to make the payment using the **Internet Bank, Banking app**, an ATM, during opening hours at a **branch** or, on an exceptional basis, by telephone or in writing.”*

In the same row the wording in the **“When payments normally arrive at the recipient’s bank”** will be updated to say the following:

*“Within 2 hours.*

*For payments by telephone, if we receive your payment instruction before 4pm Monday – Friday, it will arrive at the recipient’s bank the same day. If we receive your payment instruction after 4pm Monday – Thursday, it will arrive at the recipient’s bank the next working day. If we receive the payment instruction after 4pm on a Friday or over the weekend, it will arrive at the recipient’s bank the next working day.”*

Under the heading “Can I use a Third Party Provider” we will change the second sentence of the third paragraph to read as follows; “A **Third Party Provider** should not ask you for your Internet Banking security details in order to provide their service”.

The definition of **EEA** has been updated as follows:

The European Economic Area and the countries currently 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 and Sweden.

The following wording has been removed from clause 38 of the General Current Account Terms and Conditions, clause 20 of the FlexOne Terms and Conditions and clause 24 of the FlexBasic Terms and Conditions:

*“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).”*

Clause 39 of the General Current Account Terms and Conditions, clause 22 of the FlexOne Terms and Conditions and clause 25 of the FlexBasic Terms and Conditions have been updated to read as follows:

*“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 **03457 30 20 11** (or **+44 1793 65 67 89** if you are calling from outside the UK). 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.”*



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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.

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**P3834A** (February 2020)