FixedDirect 12 months’ fee-free arranged overdraft (subject to status)

1. 12 month fee free period starts from the date you open a current account with us and after the 12 months our standard arranged overdraft usage fees will apply.
2. Nationwide reserves the right to withdraw this offer at any time. This will not affect customers who are already benefiting from the offer.
3. Any daily usage fees or charges you pay as a result of a failure in the switching process will be refunded to you.

All rates and charges may change. We may decide when to apply and waive all account charges.

If you open a current account in joint names and you haven’t previously held a FlexDirect account in those joint names.

• Please consider the following when paying in cheques:
  (a) interest and fees for going over/past your arranged overdraft limit;
  (b) fees for your bank allowing a payment despite lack of funds; and
  (c) fees for your bank refusing a payment due to lack of funds.

• FlexOne customers aged 18+ only:

• FlexPlus Representative example
  If you use an arranged overdraft of £1,200 the amount we'll charge you is 0p per day (variable).

• FlexDirect Representative example
  If you use an arranged overdraft of £2,200 the amount we'll charge you is 50p per day (variable).

• FlexStudent/FlexGraduate Representative example
  If you use an arranged overdraft of £1,200 the amount we'll charge you is 0p per day (variable).

• FlexAccount Representative example
  If you use an arranged overdraft of £2,200 the amount we'll charge you is 18.9% EAR (variable).

• FlexOne Representative example
  If you use an arranged overdraft of £2,200 the amount we'll charge you is 0p per day (variable).

• FlexDirect Credit Interest Offer
  We’ll charge you is 0p per day (variable).

• FlexDirect 12 months’ fee-free arranged overdraft
  the amount we'll charge you is 50p per day (variable).

• FlexOne Representative example
  If you use an arranged overdraft of £1,200 the amount we'll charge you is £2,500 for the first 12 months, and 1% AER / gross p.a. variable 5% AER (4.89% gross p.a.) fixed interest on balances of up to £1,000.

• FlexDirect Representative example
  we’ll charge you is 50p per day (variable).

• FlexAccount Representative example
  if you use an arranged overdraft of £2,200 the amount we’ll charge you is 0p per day (variable).

• FlexDirect Representative example
  the interest rate we’ll charge you is 1% AER / gross p.a. variable 5% AER (4.89% gross p.a.) fixed interest on balances of up to £1,000.

• FlexDirect 12 months’ fee-free arranged overdraft
  the amount we'll charge you is 50p per day (variable).

• FlexDirect 12 months’ fee-free arranged overdraft
  the amount we'll charge you is 0p per day (variable).

• FlexDirect Representative example
  the amount we'll charge you is 50p per day (variable).

• FlexStudent/FlexGraduate Representative example
  the amount we'll charge you is 50p per day (variable).

• FlexOne Representative example
  the amount we'll charge you is 0p per day (variable).

• FlexDirect Credit Interest Offer
  5% AER (4.89% gross p.a.) fixed interest on balances of up to £2,500 for the first 12 months, and 1% AER / gross p.a. variable after that.

1. To receive these rates you must pay in to your FlexDirect £2,500 for the first 12 months, and 1% AER / gross p.a. variable 5% AER (4.89% gross p.a.) fixed interest on balances of up to £1,000. (2) Money paid in from other Nationwide accounts held by you or anyone else other than UK Pounds. SWIFT cannot be used to make payments in a currency other than UK Pounds. SWIFT cannot be used to make payments in euros to an account within the Single Euro Payments Area.

2. Each current account will set a monthly maximum charge for:
  (a) going overdrawn when you don’t have an arranged overdraft in place;
  (b) going over/beyond your arranged overdraft limit (if you have one).

2. This cap covers any:
  (a) interest and fees for going over/beyond your arranged overdraft limit;
  (b) fees for your bank allowing a payment despite lack of funds; and
  (c) fees for your bank refusing a payment due to lack of funds.

Important information about cheques

Please consider the following when paying in cheques:

• For withdrawals and credits, if you deposit a cheque into the account on a Saturday, Sunday, bank holiday or at a Nationwide cash machine, then the day of deposit will be the next working day.

• Although we’ll allow you to withdraw against cheques as shown in the table overhead, this doesn’t mean that the cheque has cleared. Cheques can be returned unpaid before you are notified of the amount. Any interest charged is added to the balance outstanding.

• We’re here to help
  if you have charges on your account which you’re concerned about or think may be wrong, please contact us on 0800 30 20 11.
### Summary box:
- Important product information for our range of current accounts.
- The information in this table summarises the interest rates, fees and charges of the products and doesn't replace any terms and conditions.

#### Interest paid on balances in credit

<table>
<thead>
<tr>
<th>Account</th>
<th>AER</th>
<th>Gross p.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td>FlexPlus</td>
<td>3%</td>
<td>2.96%</td>
</tr>
<tr>
<td>FlexDirect</td>
<td>5%</td>
<td>4.65%</td>
</tr>
<tr>
<td>FlexAccount</td>
<td>3%</td>
<td>2.96%</td>
</tr>
<tr>
<td>FlexBasic</td>
<td>4%</td>
<td>3.53%</td>
</tr>
<tr>
<td>FlexStudent/FlexGraduate</td>
<td>3%</td>
<td>2.96%</td>
</tr>
</tbody>
</table>

- Rates can be found at £0.
- Day of deposit.
- £1 per withdrawal.
- £9
- Interest applies at 13% EAR (variable).

#### Other account charges

| FlexOne                  | 3%  | 2.75%       |
| FlexAccount              | 3%  | 2.96%       |
| FlexBasic                | 4%  | 3.53%       |

- Arranged overdrafts aren't available on FlexAccount.
- There are no daily arranged overdraft usage fees.
- There are no unarranged overdraft fees.

#### Sending money within the UK

<table>
<thead>
<tr>
<th>Account</th>
<th>Fee for maintaining the account</th>
<th>Daily arranged overdraft usage fee</th>
<th>Arranged overdraft interest rate</th>
<th>Daily unarranged overdraft usage fee</th>
<th>Arranged overdraft interest rate</th>
<th>Daily unarranged overdraft interest rate</th>
<th>Monthly maximum charge (unarranged overdraft)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FlexPlus</td>
<td>£5 per month</td>
<td>£0.50 per day</td>
<td>2.96%</td>
<td>£5 per day</td>
<td>0%</td>
<td>£0</td>
<td>£5 per transaction (capped at £5 per statement month)</td>
</tr>
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<td>FlexDirect</td>
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<td>£0.50 per day</td>
<td>2.75%</td>
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<td>0%</td>
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<tr>
<td>FlexBasic</td>
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<td>2.75%</td>
<td>£5 per day</td>
<td>0%</td>
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</tr>
</tbody>
</table>

#### Sending money outside the UK

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<td>0%</td>
<td>£0</td>
<td>£5 per transaction (capped at £5 per statement month)</td>
</tr>
</tbody>
</table>

#### Cheque clearance times from the date of the deposit**

<table>
<thead>
<tr>
<th>Date</th>
<th>Withdrawal (and certain) amount</th>
<th>Non-Trading Trading Expiry Day</th>
<th>Non-Trading Non-Cash Withdrawal Fee</th>
<th>Maximum Total Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day of deposit</td>
<td>£0</td>
<td>11.59pm on the next working day</td>
<td>£10 per withdrawal</td>
<td>£10 per withdrawal</td>
</tr>
</tbody>
</table>

**For withdrawals and deposits, if a cheque is paid into the account on a Saturday, Sunday, Bank Holiday or at a Nationwide cash machine then the day of deposit will be the next working day.