

Current Accounts

Important information



Nationwide

Building Society

This leaflet has been designed to give you the information you need when opening a current account with Nationwide. It is important that you read this information before you open your account and keep a copy for your reference.

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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 an account with us, you'll become a member of Nationwide Building Society. Your account is a share of Nationwide Building Society. It gives you membership rights. You can find out more information about being a member by looking at our membership rules, which are contained in a document called "Memorandum and Rules". You can get a copy by asking in branch or looking on our website. However, please note that your membership may be withdrawn if you go into an unarranged overdraft, including exceeding an arranged overdraft.



Accessibility

Please see nationwide.co.uk/accessibility if you would like to know more about how we can help with making Nationwide's products and services accessible to you.

How we use your information

Use of my information

This is a summary of how Nationwide uses your personal information, if you'd like a more detailed explanation, please see Nationwide's full privacy statement "How Nationwide uses your information", available in branch or online at nationwide.co.uk/privacy

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
3. If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share your information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that your data will stay secure.
7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at nationwide.co.uk/privacy

Charitable Assignment

In this charitable assignment section of this leaflet “Society” means Nationwide Building Society and, if it merges with any other building society, includes such other society and “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:

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

By applying to open an account after 2nd 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:

- (a) 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
- (b) 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.

General Current Account Terms and Conditions



Building Society

How this document works

This document contains important information to help you understand the key features of your **account** and whether it is right for you. It contains the terms and conditions for your **account** (which includes the 'How to use your account', 'Current account declaration' and 'words we use' sections of this document) and any additional terms and conditions that apply if you have a FlexPlus account or a FlexDirect account. This document together with the Current Account Interest Rates and Charges leaflet, and any arranged overdraft agreement you have with us, forms the legal agreement between us (this means that each of us do what we say in the agreement).

We strongly recommend that you read this document, the Current Account Interest Rates and Charges leaflet and any arranged overdraft agreement you have with us as you will be legally bound by them even if you don't read them.

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).

If you have a joint account:

- As a joint account holder these terms apply to you individually and jointly with the other account holder(s).
- Please remember that while many people find joint accounts useful and convenient, there are some things you need to be aware of:
 - a) all funds in the **account** belong jointly to the account holders so each of you is entitled to withdraw all of the money in the **account**, obtain any information about the **account** or give us any other instruction in respect of the **account**, even if your relationship breaks down (including divorce and separation) – this means that any one of you may withdraw all the money in the **account** unless one or both of you ask us to stop this from happening;
 - b) if a joint **account** holder dies, the other **account** holder is entitled to all of the money in the **account** and the **account** will stay open in their name;
 - c) unless the **Law in the UK** says differently, we will not be concerned about how you divide the money in the **account**;
 - d) the order your names appear on the **account** is important because although you will both be members of Nationwide, only the first named **account** holder may be eligible to vote at our Annual General Meeting;
 - e) you will have joint and several liability for the **account** – this means you are both responsible for the **account** so that if the **account** is not managed properly, we can ask both or either of you to repay anything you owe us. For arranged overdrafts and unarranged overdrafts, we can ask both or either of you to repay regardless of who made the transactions.

Your account

Credit Scoring

1. We may from time to time make searches within Nationwide, at credit reference agencies and fraud prevention agencies where we think it is reasonable to do so in order to make decisions regarding credit (including whether to make available or continue or extend existing credit).
2. When we carry out a search about you at a credit reference agency, the agency will record details of the search. This information will be available to other organisations you apply to for credit. You should be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
3. We also receive **monthly** data about you from credit reference agencies to help us manage your **account** with us, however this does not leave a record on your file with the agencies.
4. We may register information about you and the conduct of your **account** with one or more licensed credit reference agencies. This information is used to make lending decisions, to prevent fraud and to trace debtors.

Introductory rates and offers

5. You are only entitled to one introductory rate or offer (where applicable) for each Nationwide current account product at any one time.
6. If you have previously held a Nationwide current account you are not entitled to the introductory rate or offer (where applicable) for that current account product under this agreement.

Interest on money in your account and charges

7. Our Current Account Interest Rates and Charges leaflet sets out the accounts upon 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.
8. 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

9. 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). Unless the additional conditions for your **account** say otherwise, you can normally choose whether to receive **statements**:
 - a) through the **Internet Bank** (known as paperless **statements**); or
 - b) by post.You'll need to give us your email address if you want paperless **statements**.
10. If you change your mind about how you want to get your **statement**, you can tell us at any time.
11. 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 won't change statements provided through the **Internet Bank**.
12. For joint accounts, if you receive paper **statements**, we will only send one **statement** addressed to both of you to the first named account holder's address (unless you ask us otherwise).
13. 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.

Business Use

14. The **account** is for personal use and it cannot be used for business purposes.

Your obligations

Taking money out of your account

15. 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) before you ask us to make a payment.
16. 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.
17. We will also need to identify you in line with our requirements at the time.
18. 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**.

19. You can make payments, **card** purchases or withdrawals from your **account** where you have enough money available to use (including any arranged overdraft limit). There's more information about this later in this document.
20. 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.
21. We can make the following deductions from your **account**:
 - a) 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);
 - b) purchases and withdrawals using your **card**;
 - c) **cheques** paid into your **account** which are later returned unpaid;
 - d) any charges and/or overdraft interest that you have to pay;
 - e) where a payment into your **account** is recalled – there are more details about this later in this document;
 - f) where we are required by **Law** to do so.

Taking care of your account

22. It is important that you take all reasonable precautions to take care of your cheque book, **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:
 - a) always take reasonable steps to keep your **card** safe and sign it as soon as you receive it;
 - b) 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;
 - 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 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.
23. 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** or cheque book 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**, cheque book, **PIN**, security details, e-wallet or security device without your permission.
24. If **cards** reported lost or stolen are later found or returned you should ring us and follow our instructions.
25. You must follow any other reasonable instructions we give you to help you take care of the money in your **account**.
26. 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.

General Information about Overdrafts

27. You must be a UK resident aged 18 or over to apply for an arranged overdraft. Credit is subject to status.
28. We offer arranged overdrafts and unarranged overdrafts on most of our current accounts. All overdrafts are repayable on demand, but we'll try to give you advance notice before reducing or withdrawing your overdraft limit, or demanding repayment. This means we can ask you to repay it (or part of it) or reduce the limit, at any time.
29. Charges or interest may apply to arranged overdrafts and unarranged overdrafts. You can find details in our Current Account Interest Rates and Charges leaflet, on our website (**nationwide.co.uk**) and details are also available from any of our **branches**. We will tell you personally about overdraft and interest charges you have to pay at least 14 days before we take them from your **account**.

30. Where overdraft interest applies to your overdraft, it will be calculated on a daily basis on the overdrawn balance outstanding and will be debited from your **account** on a **monthly** basis. Any overdraft interest we add will increase the overdrawn balance you owe us (and we charge interest on the new balance) from the day it is added to your **account**.
31. We can vary the charges and interest rates applying to overdrafts. We tell you more about this in the '**Changes to this agreement, interest rates and charges**' section.

Arranged Overdrafts

32. An arranged overdraft is one we agree in advance with you. If you ask us for an arranged overdraft or to increase an arranged overdraft, we may carry out searches with licensed credit reference agencies before deciding to give you one.
33. If you are joint account holders and request an arranged overdraft or a change to an arranged overdraft to be put in place immediately or over the telephone, you agree that we can give all the information we are required to disclose to just one of you.
34. If we agree to give you an arranged overdraft, you will receive an arranged overdraft agreement and this will also set out the charges and interest rates that apply.

Unarranged Overdrafts

35. If you do not have enough money to use (including any arranged overdraft) to make a payment you ask us to make, we'll decide whether or not to make the payment. Your payment instruction will be treated as a request for an unarranged overdraft.
36. If we agree to your request for an unarranged overdraft, we may charge you as set out in our Current Account Interest Rates and Charges leaflet.
37. If we do not agree to your request for an unarranged overdraft and refuse a payment due to lack of funds, you may be charged an unpaid transaction fee.
38. We decide whether or not to agree an unarranged overdraft on a case by case basis. If we give you an unarranged overdraft on one occasion, it doesn't mean we'll do it again. We won't consider any money you have in other accounts with us when we decide whether or not to make a payment.
39. You can ask us not to make payments that would create an unarranged overdraft or increase an existing unarranged overdraft. If you do this, we'll decline these payments and you may be charged an unpaid transaction fee for each payment we decline.
40. An unarranged overdraft may also arise in other ways, such as a payment into your **account** being recalled by the bank making it or a **cheque** you paid into your **account** later being returned as unpaid or because we have added charges.

Our rights

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

41. 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.
42. 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 overdraft on your **account**, 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

43. 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) the instruction is not clear or does not contain all the information we need;

- c) 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;
- d) we reasonably suspect illegal or fraudulent activity;
- e) we reasonably consider that your **account** has been or is likely to be misused;
- f) 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**;
- g) we are ordered to do so by a court;
- h) we might breach a **Law** if we allow the transaction; or
- i) you do not have enough money available to use (including any arranged overdraft limit).

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).

- 44. 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).
- 45. We will have to comply with any court orders (or other instructions we are legally obliged to follow) we receive affecting your **account** such as a child maintenance order, a debt relief order or a bankruptcy order. This may mean we have to freeze your **account** and/or make deductions from it.

Set Off

- 46. If you owe us money (for example on a loan, credit card, mortgage, or overdraft) and do not pay it on time, we can use any money you have in any of your accounts with us to repay or reduce the amount you owe us. This is called a right of 'set-off'.
- 47. This right will apply to all sums you owe to us and to any other company in our group (including The Mortgage Works (UK) plc and UCB Home Loans Ltd) unless the **Law** or other restrictions prevents it (for example, we will not exercise our right of set-off to use any money that we think you need to meet essential living expenses or certain important debts to which we must give priority or use any money you have told us isn't yours).
- 48. Where the **account** is in your sole name only, our right of set off allows us to take money in your **account** to pay a debt only you owe or to pay a debt that you and someone else owes us together.
- 49. Where the account is a joint **account**, our right of set off allows us to take money in your **account** to pay:
 - a) a debt owed to us by one or more of the account holders;
 - b) a debt owed to us by one or more of the account holders and someone else together.
- 50. We'll tell you at least 14 days before we exercise our right of set-off.

If something goes wrong

If money is taken out of your account without your permission

- 51. 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).
- 52. 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.
- 53. 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**.
- 54. We won't make a refund if we can show that you did authorise the payment or 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

- 55. 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.

56. 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**.
57. 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.
58. 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.
59. 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**; or
 - 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?

60. 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.
61. 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).
62. However, you will not be responsible (unless you have acted fraudulently) for transactions not authorised by you if:
- someone else uses your **card** without your permission before you receive it;
 - your **card** has been used by someone else to purchase goods by telephone, internet or mail order;
 - you have already told us that your **card**, device or security information is missing or may be misused by someone;
 - 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
 - we did not carry out authentication checks that the **Law** required us to apply before allowing the payment.
63. 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

64. 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:
- we can show that the payment was received by the recipient's bank; or
 - 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

65. We won't be responsible if we don't comply with any of these terms and conditions due to:
- 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
 - us having to comply with **Law**.

66. 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

67. 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:
- introducing new charges or changing existing charges, including charges for holding an account with us;
 - changing interest rates we pay you or that you pay us for an overdraft; or
 - changes to the terms of your agreement.
68. We can make these changes for one or more of the following reasons:
- 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);
 - to ensure our terms are consistent with products we offer new members or that the banking industry or our competitors offer;
 - 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;
 - due to changes in your own circumstances, such as things that affect your credit score or the way you manage your financial affairs;
 - 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.);
 - 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;
 - because of changes in our ownership or a re-organisation due to us merging with or acquiring another business;
 - 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**.
69. If we want to make a change which is to your advantage, we can do that for any reason.
70. 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.
71. 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, overdraft 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?

72. 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, unless one of the following shorter notice periods applies:
- if we increase the interest rate we charge on an arranged overdraft or unarranged overdraft we will tell you about it no less than 7 days in advance;
 - if we increase overdraft charges or introduce a new arranged overdraft or unarranged overdraft charge we will tell you about it no less than 30 days in advance;
 - if we are reducing arranged overdraft or unarranged overdraft rates or charges, we can do so immediately;
 - 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](https://www.nationwide.co.uk)

How we will tell you about a change

73. 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 e-mail. 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 '**Communication**' section of this agreement.

What you can do if we make a change

74. 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.
75. 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

76. Sometimes we may decide to close certain types of **accounts**, or we may move your **account** to a different product. We may do this for any of the reasons stated above that would allow us to make a change to your current terms. We might also move your account to a different product or open a new account for you if:
 - a) you're not eligible for an **account**;
 - b) the **account** is not suitable for you;
77. If we do this, we will always give you at least 2 **months'** advance notice of the change unless the change can be made with a shorter notice period set out in the '**When we will tell you about a change**' section of this agreement. If you would prefer us to make the change sooner, we may do so, but only if we believe that doing so is in your interest and that we will continue to meet our legal or regulatory obligations. If you do not want to move to the substitute account, you will have the right to close your **account** during the notice period.

Closing the account

78. You or we can close your **account** by ending this current account agreement (which is separate to any arranged overdraft agreement). 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.
79. 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.
80. You must destroy any unused cheques and your **card**.
81. If you close your **account**, any money you owe us (including the payment of interest) will continue to apply until you have repaid all of that money to us.
82. 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) we've demanded that you repay an overdrawn balance on your **account** and you fail to do so;
 - f) you haven't provided us with information we have requested about your identity or liability for tax;
 - g) if we reasonably consider that by continuing with this agreement we may break a **Law**; or
 - h) we reasonably consider that we may be exposed to action from any government, **Regulator** or law enforcement agency.

Transferring rights

83. You can't transfer any of your rights and obligations in relation to your **account**, or your **account** itself, to another person.
84. 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

85. 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

86. 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.
87. No one else apart from you and us will have any rights under this agreement.

Applicable Law

88. 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

89. 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;
- 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.

90. 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 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 ec.europa.eu/consumers/odr

FlexDirect conditions

These additional conditions supplement and amend the current account agreement. In the event of any inconsistency between these additional conditions and the current account agreement, these additional conditions will apply.

1. Account holding and ownership

- 1.1 The account is only available to members who register, or are registered, for **Internet Banking**.
- 1.2 The account must be operated using **Internet Banking**, **Banking app**, **Telephone Banking** or ATMs unless you wish to carry out a transaction or request a service that is not available through one of these channels, in which case you may carry out the transaction or request the service at any Nationwide **branch**.

2. Statements

- 2.1 **Statements** will only be provided on the **Internet Bank**.

3. Security

- 3.1 You must tell us as soon as possible, by contacting your **branch** (during opening hours) or call us on **0800 357 357** (24 hours) in the UK or **+44 1793 65 67 89** from outside the UK, if:
 - a) your **card** or cheque book is lost or stolen;
 - b) someone else knows your **PIN**;
 - c) you think someone else may be using your **card**, cheque book or **PIN** without your permission;
 - d) to notify us of a disputed transaction.

FlexPlus conditions

These additional conditions supplement and amend the current account agreement. In the event of any inconsistency between these additional conditions and the current account agreement, these conditions will apply.

1. Account holding and ownership

- 1.1 You can use the insurance benefits of the account provided you are resident in the UK and you continue to meet any additional eligibility requirements. Non-UK residents are not able to use the insurance benefits of the account.

2. Monthly account charge

- 2.1 A **monthly** account charge is payable for us maintaining the account. If you choose not to use a benefit or service provided with the account, or are not eligible for a benefit or service, or a benefit or service is not available to you, you will not be entitled to a refund or reduction of the account charge.

- 2.2 The account charge is payable **monthly** on the last day of each **month**. You will not be charged in the month that you open or switch to the account. If you close the account or switch to a new Nationwide current account, you will not be charged in the **month** that happens.
- 2.3 The account charge can be found in the rates and charges information on our website or on request from your **branch**. We may change the charge for a reason set out in the '**Changes to this agreement, interest rates and charges**' section and we will tell you about the change as set out in that section.

3. Benefits and Services

- 3.1 You will be entitled to the benefits and services offered with the FlexPlus account. Details of these will be provided to you when you open the account and may be updated from time to time in accordance with these conditions.
- 3.2 If your **account** is closed or switched to another account, the benefits and services will no longer be available to you.
- 3.3 If you cancel any of the benefits or services the account must either be closed or switched to another current account that you are eligible to open.
- 3.4 The benefits and services applicable to your **account** may be provided to you by external product providers and insurers. In such cases your agreement for those services will be with the relevant provider or insurer and we will not be liable for any matter arising out of the performance or non-performance of the benefit or service, or for any involvement or representation made by the provider or insurer.
- 3.5 Where there are additional terms and conditions applicable to the benefits and services you will be provided with them. The benefit or service will be offered subject to those terms and conditions.
- 3.6 No third party authorised to operate the **account** on behalf of the account holder(s) is entitled to any of the benefits and services.
- 3.7
 - i) We may add additional benefits or services, or additional features to existing ones, at any time.
 - ii) We may change or withdraw benefits or services, or features forming part of these, for a reason set out in the '**Changes to this agreement, interest rates and charges**' section. If we withdraw a benefit or service, we will tell you personally no less than 60 days in advance. If we change a benefit or service we will tell you personally about the change no less than 30 days in advance. If you are not happy with the change or withdrawal you may close your **account** without notice or charge up to 60 days after we tell you about it. If a change is not to your disadvantage we may make it immediately and tell you about it afterwards in one of the ways set out in the '**Communication**' section of the current account agreement.
 - iii) We may withdraw a benefit or service immediately in the following circumstances:
 - a) if required to do so to comply with any **Law** or guidance;
 - b) if it is provided by a third party and they cease to provide the benefit or service to members;
 - c) we or any third party providing a benefit or service reasonably suspect fraudulent activity;
 - d) if you breach any terms of this agreement, for example you exceed an arranged overdraft, you fail to pay the **monthly** account charge or you fail to repay any sums you owe to us where they have been demanded.
 - iv) Where a benefit or service is provided by a third party, it may be varied or withdrawn by the third party in accordance with their terms and conditions for the relevant benefit or service.

4. Security

- 4.1 You must tell us as soon as possible, by contacting your **branch** (during opening hours) or call us on **0800 11 88 55** (24 hours) in the UK or **+44 1793 5412 00** from outside the UK, if:
 - a) your **card** or cheque book is lost or stolen;
 - b) someone else knows your **PIN**;
 - c) you think someone else may be using your **card**, cheque book or **PIN** without your permission;
 - d) to notify us of a disputed transaction.

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?
Cash (this can be paid in over the counter in branch or at one of our self-service machines)	Your full name, sort code and account number.	Branch - it will show in your account and be available for you to withdraw immediately. Self-Service Machine <ul style="list-style-type: none">• Our 'Fast Cash' self-service machines automatically count your cash and the cash will show in your account and be available for you to withdraw immediately.• 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 working day) and the cash will be applied to your account and be available for you to withdraw as soon as we have counted it.
Electronic payments (Standing orders, regular payments, bill payments, CHAPS)	Your full name, sort code, account number and any other information required by Law .	Once we receive it, it will show in your account and will be available for you to withdraw immediately.
Payments made by mobile phone e.g. Paym	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 account 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?
Cheques	<p>Your name on your account – they will write that on the cheque which they will give to you for you to pay in:</p> <ol style="list-style-type: none">in Branch;at some of our Nationwide cash machines; orby posting the cheque to us at PO Box 8888, Swindon, SN38 1NW (together with the paying in form that is available via nationwide.co.uk). <p>You must pay a cheque into your account within 6 months 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 cheque to give you a new one.</p> <p>The date on the cheque you're paying in must not be a date in the future.</p>	<p>All cheques go through a process called 'clearing'. Cheques posted in to us, paid in at our branches and our Nationwide cash machines 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 account 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 cheque doesn't have enough money to pay the amount of the cheque then we'll have to take the amount of the cheque out of your account. If you have already taken the money out of your account 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 are set out in our Current Account Interest Rates and Charges leaflet.</p>
<p>We do not accept:</p> <ol style="list-style-type: none">1) Cash in a currency other than pounds sterling;2) Cheques in pounds sterling drawn on a non UK bank; or3) Cheques in a Foreign currency. <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

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 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:

Payments out of your account within the UK made in pounds sterling

Type of payment	How you give your instruction	How you agree to us making the payment	Additional Information
Cash withdrawal in pounds in the UK	In a branch (in person)	By signing a paper form which includes the payment details or, by inserting your debit card and PIN into a card terminal on the branch counter and confirming the payment details are correct (in branches that offer this service).	We may set limits on how you can use a card 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 card or device.
	By using the cash machine (either a Nationwide cash machine or LINK cash machines)	By inserting your debit card and PIN 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 Nationwide cash machines . If you are using a card 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 card to take money out of a cash machine and put your PIN 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.
	Over the counter at the Post Office ® in the UK (not available on FlexStudent or FlexGraduate accounts)	By using your card .	

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
Card payment using your card or device	At retailers that display the Visa sign	By entering your PIN into the card keypad or providing a signature.	
<p>Contactless payments</p> <p>It's just another way of making payments using your card or device. If you have a card 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>If you have a Contactless card you can change to one without the Contactless feature and vice versa.</p>	By tapping your card or device on the retailer's card terminal – occasionally you may also be asked to enter your PIN or provide a signature.	You should make sure that you've enough money in your account before using your Contactless card as some shops and other organisations won't automatically ask us to check the amount of money in your account before you make a payment and this could lead to your account going into an unarranged overdraft.
Card payment using your card or device online or over the phone	Online or over the phone – with retailers who accept cards displaying the VISA symbol	By providing some of your personal and card details, the 3 digit security number on the back of your card and any authorisation codes.	Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.
Recurring card payments	Online or over the phone – with providers who accept recurring card payments	By providing some of your personal and card details to the retailer	Normally these are regular, ongoing payments e.g. for a magazine subscription.
<p>You can make Electronic payments 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 standing order or a direct debit</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 account with us, if you have one.</p>	Telephone Banking (certain payments only - please see "Important information about your payments"), Internet Banking, Banking app or using a device (like a card). In exceptional circumstances you can telephone your account holding branch .	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>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, 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.</p> <p>If you know you've made a mistake please contact us immediately on 0800 30 20 11 (or +44 1793 65 67 89 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>Payment by cheque (if your account comes with a cheque book)</p>	<p>By cheque</p>	<p>Use of your signature.</p>	<ul style="list-style-type: none"> • You must only write cheques in pounds sterling. We will take the money from your account on the same working day that we receive a cheque you have written. We can refuse to pay a cheque if it is more than 6 months old. • You must take reasonable precautions to stop anyone altering or forging your cheques. • You must not write a future date on a cheque. If you do, we can still pay the cheque when we receive it. • If you wish to cancel a cheque you must contact us immediately.
<p>Paym (if you're registered with us for the Paym 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 Paym 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 Paym within the Banking app 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
Getting cash using your card	At cash machines that display the Visa sign abroad	By inserting your debit card and PIN and confirming the payment details are correct.	<p>We may set limits on how you can use a card 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 card 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 Nationwide cash machines. If you are using a card 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>
Card payment using your card or device abroad	At retailers that display the Visa sign abroad	By entering your PIN into the card keypad or providing a signature.	
<p>Contactless payments</p> <p>It's just another way of making payments using your card or device. If you have a card 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>If you have a Contactless card you can change to one without the Contactless feature and vice versa.</p>	By tapping your card or device on the retailer's card terminal – occasionally you may also be asked to enter your PIN or provide a signature.	You should make sure that you've enough money in your account before using your Contactless card as some shops and other organisations won't automatically ask us to check the amount of money in your account before you make a payment and this could lead to your account going into an unarranged overdraft.
Card payment using your card or device online or over the phone	Online or over the phone – with retailers who accept cards displaying the Visa symbol	By providing some of your personal and card details, the 3 digit security number on the back of your card and any authorisation codes.	Only shop at websites which have secure payment pages, and always use a computer or device that you know is protected.

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**.

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

Internet Banking, Banking app or using a device (like a **card**). In exceptional cases you can telephone your **account** holding **branch**.

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 **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, 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.** If you know you've made a mistake please contact us immediately on **0800 30 20 11** (or **+44 1793 65 67 89** 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**. 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.

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.

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

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

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

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 account 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 account 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?
ELECTRONIC PAYMENTS			
SWIFT – an international payment or a Foreign currency payment to another account within the UK.	<p>At the time you ask us to make the payment using the Internet Bank, during opening hours at a branch, or, on an exceptional basis, by telephone.</p> <p>Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	<p>Within 1 working day if your payment is made in an EEA currency and to a country in the EEA.</p> <p>If you make a payment to a country within the EEA that is not in an EEA currency your payment will normally arrive within 4 working days.</p> <p>Payments outside the EEA 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 Internet Banking, during opening hours at a branch, or, on an exceptional basis, by telephone.</p> <p>Payments are made on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.</p>	Within 1 working day .	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 account . In that case you can ask us to cancel the payment within 10 working days 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.

If you have a joint account, each of you is entitled to consent to a **Third Party Provider** accessing information in respect of your **account** and/ or making payments from your **account**, and either of you can revoke any ongoing consent granted to a **Third Party Provider** to access your **account**.

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:

	Branch	Internet Bank	Over the phone
Name	Yes	No	No
Address	Yes	Yes	No
Telephone Number	Yes	Yes	Yes
Email Address	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**.

On joint accounts, we'll send this information to the address or contact details of the first person named on our records only, even if you live at different addresses, unless we are required by **Law** to contact you both.

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**.

Current account declaration

In this declaration section of this leaflet, "**Nationwide**" means:

- Nationwide Building Society; and
- its subsidiary companies, and any limited liability partnership of which it is a member, which include Nationwide Covered Bonds LLP, The Mortgage Works (UK) plc, E-Mex Home Funding Ltd, Cheshire Covered Bonds LLP, Derbyshire Home Loans Ltd, Nationwide Independent Financial Services Ltd; and

I (each of us if more than one is applying) agree that:

- (a) The information that I have given you on the application form is complete and true, and I have not withheld any material facts; you can rely on it in deciding whether to open the account; I understand that you can decide to decline my application;
- (b) As well as the account conditions, Nationwide's rules apply to this account and I can obtain a copy of these in any of your branches;
- (c) The money I am investing in this account (which I will not use for business purposes) is my own;

(d) **For joint accounts:**

- (i) you can pay cheques and act on instructions signed by either of us unless you are told otherwise;
- (ii) for the purpose of s.185(2) of the Consumer Credit Act 1974, if you give us an overdraft you are not required to provide more than one statement. If we want individual statements we will tell you;

(e) Nationwide has not provided any advice or recommendation regarding any free insurance provided with this account.

Words we use

Account This means your Nationwide account which is either in your name or held jointly with somebody else.

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.

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

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.

Just ask in branch

Call **0800 30 20 11**

Visit **nationwide.co.uk**



Nationwide cares about the environment – this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

You can order all our publications in large print, Braille or audio format. 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. Just dial **18001** followed by the full telephone number you wish to ring.

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 fca.org.uk

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

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