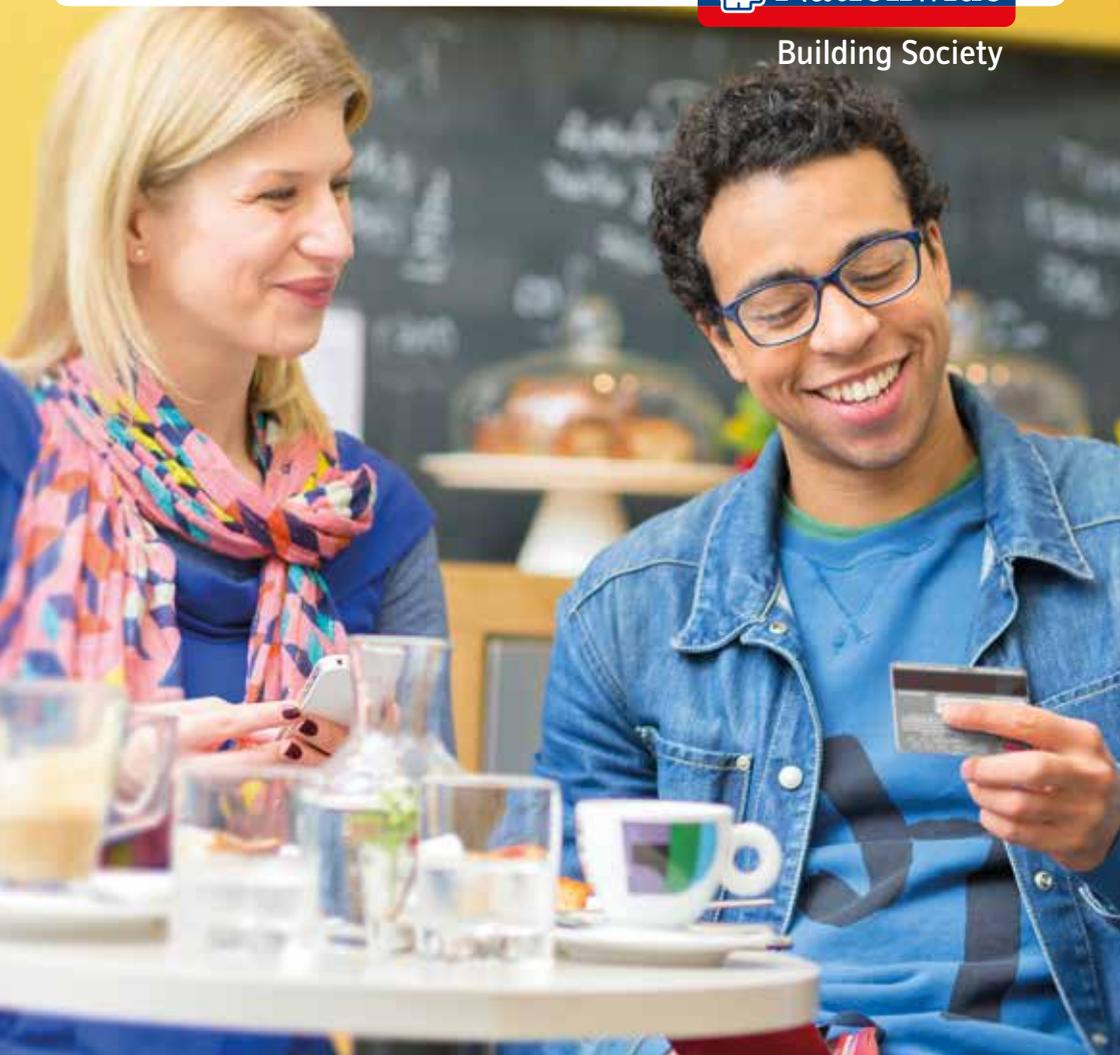


Current accounts

 **Nationwide**

Building Society



Here for you for life

Being a building society, we are owned by our members and run for their benefit. So offering our members the opportunity to bank with us rather than with a bank has long been one of our priorities. Of course everyone wants different things from their current account. And as you move through life what you need from your current account changes too. That's why we offer a range to choose from.

This leaflet introduces you to the different types of current accounts we offer, so you'll know what each one brings you.

- You can find our guide to all our current accounts on pages 3 and 4.
- There's information on how to switch your account to us on page 10.
- See the benefits of our Banking app on page 12.

Join us and enjoy the benefits

When you take out a current account with us, you become a member of Nationwide Building Society. And if it's your main current account, you can benefit from a range of offers and discounts, we've called Flexclusives (there are conditions you'll need to meet first). See what we mean by main current account and find out more about our Flexclusives by visiting nationwide.co.uk/flexclusives or ask us in branch.

What do you need from your current account?

An account that comes with a package of extra benefits for a monthly fee for maintaining the account?

FlexPlus

Comes with UK & European Breakdown and Recovery Assistance, Worldwide Family Travel Insurance and Worldwide Family Mobile Phone Insurance for a monthly fee for maintaining the account

See page 6.

An account that allows you to earn interest when you're in credit, if you're comfortable with managing it using our self service online and automated telephone services?

FlexDirect

See page 7.

A standard account with no monthly fee for maintaining the account, and a full range of ways to bank?

FlexAccount

See page 8.

Are you about to go to university?

FlexStudent

See page 9.

Are you aged 11 to 17?

FlexOne

Ask for our leaflet 'Accounts for under 18s' in branch, or visit nationwide.co.uk/flexone

An account only available to those who've been made bankrupt or who aren't eligible for any of our other current accounts?

FlexBasic

See page 10.

Our current accounts at a glance

If you're 18 or over and thinking about opening a current account with us, the next few pages tell you about your options.

If you're under 18 you might be interested in a FlexOne account. Pick up our leaflet 'Accounts for Under 18s' in branch or visit nationwide.co.uk/flexone

If you live outside the UK, you may not be able to use the benefits or features that come with our current accounts, such as insurances or services requiring a UK phone number. Please visit nationwide.co.uk/current-accounts-eea for full information on our current accounts and which benefits or features you can use, as well as how to apply.

Account	What does it come with?					How much does it cost?			How do I access my account?			
	Credit interest	Account benefits	Interest or fee-free arranged overdraft (subject to status)	Arranged overdraft fee-free limits (subject to status)	Access to offers on other products	Monthly fee for maintaining the account	Arranged overdraft (subject to approval)	Commission free withdrawals at ATMs abroad	Branch and contact centre	Contactless Visa debit card	Internet/mobile/automated telephone banking	Minimum age
FlexPlus	Earn 3% AER (2.96% gross p.a.) variable interest on balances of up to £2,500.	Worldwide Family Travel Insurance, Worldwide Family Mobile Phone Insurance, UK & European Breakdown and Recovery Assistance ¹ .	3 months free	£250	✓	£13	50p daily usage fee	✓	✓	✓	✓	18
FlexDirect	5% AER/4.89% gross p.a. fixed on balances up to £2,500 for the first 12 months followed by 1% AER/gross p.a. variable. That's so long as you pay in £1,000 a month from a non-Nationwide account ² .	✗	12 months free	£10	✓	£0	50p daily usage fee	✗	Limited access in branch and contact centre	✓	✓	18
FlexAccount	✗	✗	3 months free ³	£0	✓	£0	Interest at 18.90% EAR (variable)	✗	✓	✓	✓	18
FlexStudent⁴/ FlexGraduate	1% AER/gross p.a. variable credit interest on balances of up to £1,000.	✗	✓	Stepped by study year (see page 9)	✓	£0	Fee-free and interest free	✓	✓	✓	✓	18 ⁵
FlexBasic	✗	✗	✗	No overdraft available	✗	£0	✗	✗	✓	✓	✓	18

¹There are limits to the cover on FlexPlus insurance policies and some things aren't covered at all - please read all of the insurance policies and benefit details carefully.

²See page 7 for further information.

³To be eligible for the 3 month interest-free overdraft on our FlexAccount, all we ask is that you use our Current Account Switch Team to switch your existing Direct Debits and standing orders when you open your new account. Switching to us is easy, and we can manage it for you.

⁴To open a FlexStudent account you must be 18+; accepted on a full-time UCAS course of at least 2 years; and be no more than 2 months before your course start date and be either;

- no more than 2 months after your course start date; OR
- no more than 18 months after your course start date if you've been a Nationwide member* for 12+ months.

*You're a member if you have a current account, mortgage or savings account with us.

⁵If you're under 18 and need a current account, you can open a FlexOne account. You can also switch from a FlexOne account to a FlexStudent account if you turn 18 in your first year of study.



FlexPlus

Our premium current account

Earn interest on your money when you're in credit and get some great benefits including a range of insurance policies – all for a fee of **£13 a month** for maintaining the account.

- **Get 3% AER interest (variable) on every penny in your account up to £2,500. (That's 2.96% gross a year.)** We pay the interest monthly.
- **Worldwide Family Travel Insurance**, including winter sports, golf, wedding and business cover[†].
- **UK & European Breakdown and Recovery Assistance**, with no limit on the number of call outs you can make*.
- **Worldwide Family Mobile Phone Insurance.**
- **Commission-free** cash withdrawals at ATMs worldwide.
- **A £250 fee-free arranged overdraft limit (depending on our view of your circumstances).**
The 'Representative example' below shows you what you'd pay if you have an arranged overdraft for more than that.

If you're applying for a FlexPlus account:

- You must be 18 or over.
- We take a look at your finances before we decide whether to open the account, give you a cheque book, a Visa debit card or an arranged overdraft.
- You can ask us for a quote for an arranged overdraft.

You need to be a UK resident to use this account's insurance benefits. And you can't have a FlexPlus account without the insurance benefits that come with it.

Exclusions, limitations and some excesses may apply. So please read all the insurance policies and benefit details carefully. You can find these at nationwide.co.uk/flexplus

Nationwide acts as an intermediary for the insurance products provided with FlexPlus.

FlexPlus Representative example

If you use an arranged overdraft of **£1,200** the amount we will charge you is **50p per day** (variable).

[†]There is an upper age limit of 69. If any person to be insured is aged 70+ you must buy an age extension. The policy does not automatically provide cover for pre-existing medical conditions, if you wish to see if cover can be extended please call the insurer on **0800 051 0154**.

*Vehicles must be serviced and maintained in line with manufacturer guidelines.

FlexDirect

Earn 5% interest for a year

Manage your money online or by using our automated telephone banking service - and earn 5% interest for the first 12 months.

- **Get 5% AER interest (variable) on every penny in your account up to £2,500** for the first 12 months. That's 4.89% gross a year. After that, you'll get 1% AER/gross a year (variable). To earn interest, you must pay in to your FlexDirect account at least £1,000 a month. Sorry, but money paid in from other Nationwide accounts or Visa credits won't count towards the £1,000¹.
- **12 months' fee-free** arranged overdraft (depending on our view of your circumstances)². The 'Representative example' below shows you what you'd pay if you have an arranged overdraft for longer.
- **No monthly fee for maintaining the account.**
- **Our free Banking app** helps you manage your money on the go, and you can set up free text alerts too.
- Use **our** automated **telephone banking** to check your balance, and transfer money between accounts held in your name - at home or abroad.
- If for any reason you can't do what you need to online, over the phone or ATM, please call us or pop into **branch**.

If you're applying for a FlexDirect account:

- You must be 18 or over.
- We take a look at your finances before we decide whether to open the account, give you a cheque book, a Visa debit card or an arranged overdraft.
- You can ask us for a quote for an arranged overdraft.

FlexDirect Representative example

If you use an arranged overdraft of **£1,200** the amount we will charge you is **50p per day** (variable).

¹(1) Interest is calculated on the last day of each month and is paid on the first day of the next month. (2) If you have previously held a FlexDirect account and benefitted from the 5% AER introductory rate, you will not be entitled to this rate again and the 1% AER rate will apply, unless you are opening a FlexDirect account in joint names and you haven't previously held a FlexDirect account in those joint names. Other conditions apply - we will tell you about these when you open your account.

²(1) After the 12 month daily usage fee-free period our standard arranged overdraft usage fees will apply. (2) Nationwide may withdraw this offer at any time. This will not affect customers who are already benefiting from the offer at this time. Other conditions apply. We will tell you about these when you open your account with us.

FlexAccount

Our standard current account

A full range of ways to manage your money with no monthly fee for maintaining the account.

- **No monthly fee for maintaining the account.**
- **Manage your money your way** - in branch, over the phone, online or on the move with our free Banking app.

If you're applying for a FlexAccount:

- You must be 18 or over.
- We take a look at your finances before we decide whether to open the account, give you a cheque book, a Visa debit card or an arranged overdraft.
- You can ask us for a quote for an arranged overdraft. The 'Representative example' below shows you what you're charged for an arranged overdraft of £1,200.

FlexAccount Representative example

If you use an arranged overdraft of **£1,200** the interest rate we will charge you is **18.9% EAR** (variable).

EAR is the Equivalent Annual Rate. It shows what the interest rate would be if you were overdrawn for a year. It takes account of the fact that we add interest each month to your arranged overdraft and charge interest on that interest.



FlexStudent

Our student current account

FlexStudent is a totally fee-free account. And it comes with an arranged overdraft facility you can control.

- **A stepped fee-free, interest-free arranged overdraft if you need one.**
You can ask us for an arranged overdraft limit – up to £1,000 in year 1, up to £2,000 in year 2 and up to £3,000 in year 3 (the maximum available arranged overdraft of £3,000 is for courses of 3 years or longer).
The 'Representative example' below shows you what you're charged for an arranged overdraft of £1,200.
- **Manage your money your way** - in branch, over the phone, online or on the move with our free Banking app.
- **Enjoy on-going support after graduation.** We'll move you to our FlexGraduate account where your arranged overdraft remains fee-free and interest-free and reduces each year (for up to 3 years, depending on your course's original length) to help you stay in control of your finances.
- **Get 1% AER/gross interest (variable) a year on every penny in your account up to £1,000.**
We pay the interest monthly.

To open a FlexStudent account you must be 18+; accepted on a full-time UCAS course of at least 2 years; and be no more than 2 months before your course start date and be either;

- no more than 2 months after your course start date; OR
- no more than 18 months after your course start date if you've been a Nationwide member* for 12+ months.

FlexStudent Arranged Overdraft Representative example

If you use an arranged overdraft of **£1,200** the amount we will charge you is **Op per day** (variable).

*You're a member if you have a current account, mortgage or savings account with us.

FlexBasic

Our basic current account

FlexBasic is only for those who've been made bankrupt or who can't have any of our other current accounts.

- **No arranged overdraft or cheque book.**
- **Manage your money your way** - in branch, over the phone, online or on the move with our free Banking app.
- Support at **yourmoney.nationwideeducation.co.uk** to help you choose, open and manage a current account, with topics like 'Credit Ratings' and 'Budgeting'.

Switch to us in just 7 working days

If you'd like to switch to a current account with us, we'll make sure the move goes smoothly. We can move your direct debits and standing orders for you and take care of the whole process, using the Current Account Switch Service.

Switching is easy

The Current Account Switch Service makes it easy for you to move from your existing provider:

- You can choose the date when your account switch is completed.
- It only takes 7 working days.
- Your direct debits, regular payments and salary will be switched for you* and we'll keep you up to date by text, email or post as the switch progresses.
- It's all backed up by the Current Account Switch Guarantee.



*Some types of payments are excluded, for example Paym.

If your current provider doesn't use the Current Account Switch Service, you can still move over to us but your switch won't be covered by the Current Account Switch Guarantee and will take longer than 7 working days. If you're not sure whether your current provider is part of the Current Account Switch Service you can ask us when you start your switch. To find out more, just ask us in branch or go to [nationwide.co.uk/current-account-switching](https://www.nationwide.co.uk/current-account-switching)



Enjoy more control with your banking

Our Banking app's the safe, easy way to manage your money on the go from your phone, tablet and smart watch. It's just like having your very own branch in your pocket.

Easy to download, safe, fast and simple to use

Here are some of the things you can do with the Banking app:

- **Log in quickly and securely** – log in with Face ID¹, your fingerprint or 3 digits of your passnumber.
- **Get a quick balance** – you don't need to log in to see your balance.
- **Make faster payments** – pay bills and make money transfers, transfer a balance from another credit or store card to your Nationwide credit card - just remember, you'll need your card reader to make a payment to a person or organisation that you haven't paid before.
- **Set up a savings goal** – find out how much you need to save daily, weekly or monthly to achieve your goal
- **Start Impulse saver** – move money quickly from your Nationwide current account to your savings account.
- **Set up text alerts** – receive a text to let you know you're close to a zero balance, when you're near your arranged overdraft limit, or when your salary's gone into your account.
- **Report lost or stolen cards** – there's no need to call us or to visit your branch.
- **See pending transactions** – see details of any transactions being processed on your current accounts that are not yet showing on your balance.
- **Update your details** – view and update your personal details within the 'Your Details' section of the app.

How to download the app

To use the Banking app all you need is a compatible iPhone or Android™ device. Just search for the app on your app store, or use the QR code to the right to take you straight there.²

To read more about how the Banking app can help you manage your money, head over to nationwide.co.uk



Scan this code with your phone's camera or an app with QR reader capability to find out more and download our Banking app.



¹iPhone X only.

²To use our Banking app, your device must be compatible, running Android 4.4 (KitKat) or higher, or Apple iOS 8 or higher. Available on selected devices only. Apple, the Apple logo, iPhone and Face ID are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Android and Google Play are trademarks of Google LLC.

Manage your money the way that suits you

We're your building society. We're here to make your life easier. So we offer lots of different ways for you to do your banking.

Google Pay™

You can use your Nationwide debit and credit cards to make payments using Google Pay on compatible devices. For more information, search Google Pay on nationwide.co.uk/ways-to-pay
Google Pay is a trademark of Google LLC.

Apple Pay

You can use your Nationwide debit and credit cards to make payments using Apple Pay on compatible devices. For more information, search Apple Pay on nationwide.co.uk/ways-to-pay
Apple, the Apple logo and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries.

Samsung Pay

You can use your Nationwide debit and credit cards to make payments using Samsung Pay on compatible devices. For more information, search Samsung Pay on nationwide.co.uk/ways-to-pay
Samsung Pay is available with participating payment networks, banks and merchants and is only compatible with selected cards and Samsung devices on NFC terminals. Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Use only in accordance with the law. Samsung Pay is available on select Samsung devices.

Paym

Paym lets you send and receive money securely to and from your friends and family using just a mobile phone number.

A contactless debit card

You can use your card to make contactless payments for transactions up to £30 at any outlet that accepts them.

Text Alerts

To make sure you always know what's happening with your money, you can sign up for free text alerts. Simply register for the service and tell us what alerts are important to you and we'll do the rest.

Independent service quality survey results

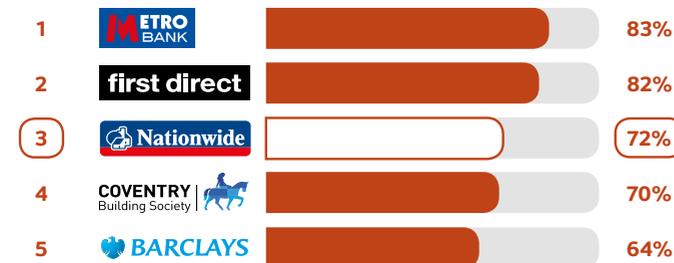
Published February 2019

As part of a regulatory requirement, an independent survey was conducted to ask customers of the **16 largest personal current account providers** if they would recommend their provider to friends and family.

Overall service quality - Great Britain

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



Approximately 1000 customers a year are surveyed across Great Britain for each provider. **16023** people were surveyed in total.

Overall service quality - Northern Ireland

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



Approximately 500 customers a year are surveyed across Northern Ireland and the Republic of Ireland for each provider. **4508** people were surveyed in total.

These results are from an independent survey carried out between February 2018 and December 2018 by GfK UK Limited as part of a regulatory requirement. Nationwide have published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. You can find out more by visiting nationwide.co.uk/service-quality

Just ask in branch

Call **0800 30 20 10**

Visit nationwide.co.uk/current_account



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC® certified and other controlled material.

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

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

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

As a member of Nationwide Building Society, we want to draw your attention to our 'Summary Financial Statement'. You can search for this at nationwide.co.uk

Rates correct as at 21 September 2017. Our rates and products can change or be withdrawn at any time without prior notice. **EAR** is the Equivalent Annual Rate which you can use to compare overdraft rates offered by different providers. It is the cost of an arranged overdraft stated as a yearly rate, taking into account the compounding rate of interest. Any interest charged is added to the balance outstanding. To apply for an arranged overdraft on an eligible account you must be a UK resident and aged 18 and over – arranged overdrafts depend on our view of your circumstances. **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. **Gross p.a.** is the interest rate without tax deducted.

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account. **FlexPlus Worldwide Family Travel Insurance** is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England & Wales No. 1179980. **FlexPlus UK & European Breakdown and Recovery Assistance** is underwritten by Liverpool Victoria Insurance Company Limited. Registered office: County Gates, Bournemouth BH1 2NF. Tel: **01202 292333**. Registered in England & Wales No. 3232514. **FlexPlus Worldwide Family Mobile Phone Insurance** has been arranged for Nationwide by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single provider Assurant General Insurance Limited (Financial Services Register No. 202735). Assurant General Insurance Limited is registered in England No. 2341082. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN. Lifestyle Services Group Limited is registered in England, No. 5114385. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN. Authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activity only.

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

All firms are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless otherwise stated.

Nationwide adheres to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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

X200 (February 2019)