Your service provider may charge you if you receive text alerts outside of the UK.

For savings

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Samsung Pay

Samsung Pay is a simple and secure way to make mobile payments and is accepted virtually everywhere! You can tap a contactless bankcard. Ready to add your debit and credit cards to Samsung Pay? Simply set up your fingerprint as well as a backup PIN and then use your device’s camera to scan your card in detail. In a few minutes, you’ll find your device ready to go. To pay with your compatible Samsung Galaxy device, slightly swipe up from the bottom edge of the screen, authenticate with your fingerprint, and place your device close to the contactless terminal. It’s really that simple. And with the security of Samsung Knox, fingerprint authentication and Tokenization, you can rest assured your payment details remain protected and private when you shop. On Galaxy S8 and S8+, you can now use secure nuisance scanner® recognition technology to unlock Samsung Pay and to verify your identity.

Available on Samsung Galaxy S8 and S8+

† Available on Samsung Galaxy S8 and S8+

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To pay with your compatible Samsung Galaxy device, simply swipe up from the bottom edge of the screen, authenticate with your fingerprint, and place your device close to the contactless terminal — it really is that simple. And with the security of Samsung Knox, fingerprint authentication and Tokenization, you can rest assured your payment details remain protected and private when you shop. On Galaxy S8 and S8+, you can now use secure nuisance scanner® recognition technology to unlock Samsung Pay and to verify your identity.

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Samsung Pay is available with participating payment networks, banks and merchants and is only compatible with selected cards and Samsung devices. *Available on Samsung Galaxy S8 and S8+

Samsung and Samsung Pay are trade marks or registered trade marks of Samsung Electronics Co., Ltd. Use only in accordance with the law. Samsung Pay is available on select Samsung devices.

Android Pay

With Android Pay™ you can store your Nationwide debit and credit card on your compatible Android device and then use Android Pay for purchases in store, online and in-app. It’s quick, secure and easy. For payments under £30, just tap and pay. Values over £30 need authorisation via fingerprint, screen pattern or pass code.

Available on devices running Android® 4.4 (KitKat®) or higher — visit the Android Pay section on nationwide.co.uk/waap-to-pay for more information. Android, Android Pay and the Android logo are trademarks of Google Inc.

All Nationwide debit cards and credit cards are eligible, with the exception of the FlexiOne cash card.

Paym

• If you’re registered for Internet Banking and have downloaded the Banking app, you can use Paym to send money to friends and family using just their mobile phone number.
• The recipient must be registered for Paym to send and receive payments.
• There is a daily limit of £250 per account, including joint accounts.

You can sign up by visiting the Move Money section in your Internet Bank. Or find out more by visiting nationwide.co.uk/what-is-paym

Text alerts

To make sure you always know what’s happening with your money, you can sign up for free text alerts**.

For your current account

• Sign up for weekly or monthly mini-statement text alerts, or high and low-balance alerts when your balance reaches certain amounts set by you.
• From 2 January 2018, if you have a FlexAccount, FlexPlus or FlexDirect account and we hold an up to date mobile number for you, it will automatically receive text alerts when you’re taken in an unarranged overdraft — whether that’s if you’ve accidentally overspent or because of a planned payment coming out of your account. These alerts let you know what you need to pay in, and by when, to help avoid or reduce any unexpected fees. If you decide these alerts aren’t for you, you can opt out at any time by texting STOP to 65037.
• If a planned payment hasn’t been paid, payment retry alerts will let you know how long you have to pay in enough money so we can try making the payment again. If you don’t want to receive this retry alert, you can opt out at any time by texting STOP to 65037. For more information on our text alerts, you can visit nationwide.co.uk/textalerts

For savings

• If you’re registered for our SavingsWatch service, we’ll tell you by email or SMS if we change your savings interest rate up or down. If we launch a new savings account we’ll tell you about that too, by email. To find out more visit nationwide.co.uk/SavingsWatch. You need to be 16 or over and have a savings account to register for SavingsWatch.

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Helping you manage your money...

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. This leaflet shows you all the options, and gives you some useful tips on keeping your money safe.

Banking app

- Use Quick Balance to check your balance without logging in, or log in to view your statement.
- See Wills and use Impulse Saver. It lets you move money from your Nationwide current account to your savings account without logging in.
- Ask for a new overdraft or amend an existing one (subject to status, over 18s only). You can do this over the phone or via the Internet Bank too.
- If you’re registered for Internet Banking, you can download your Banking app from your app store. Our Banking app is available on iPhone and Android™ mobile devices.

Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

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Internet Banking

- View and manage your Nationwide accounts 24/7. Use our calendar view to see your current account day by day.
- Pay your bills ready with our step-by-step guide.
- Transfer money between Nationwide accounts.
- You can do this over the phone or via the Internet Bank too.
- To get started, visit nationwide.co.uk/register or log in.

Telephone Banking

- You can check the balance of your current account and most savings accounts over the phone.
- Speak to an adviser safely and securely.
- If you’ve already registered, you can get started with just one call.

FlexAccount, FlexBanking Account and Savings

0800 30 20 11

FlexDirect

0800 35 73 57

FlexPlus

0800 11 88 55

If you’re not registered yet, just give us a call on 0800 30 20 11

Cash machine

- Check the balance of any card-based account, and print a mini-statement for current accounts.
- Pay in cash and cheques at any cash machine at a branch.
- Pay existing payees from your current account.
- Take out up to £500 (or up to £300 with FlexOne).

If you’re ever suspicious of anything at all, please do just get in touch with us. We won’t mind if it’s something perfectly innocent. We’re here to keep all our members safe.

Please also remember to update us with your telephone number so we can contact you if we suspect any suspicious activity on your account.

Stay secure online

- Don’t ever share your internet passwords.
- Make sure you’re logged out of your Internet Bank before letting anyone else use your PC.
- Ignore any email asking for your Internet Banking details.
- Use sites you can trust and only shop on secure websites – look for the locked padlock or unbroken key symbol in the bottom of your browser window.
- Set up your computer so you get automatic updates for the operating system, browsers and software.

Protect your identity

- Keep your passwords and PINs secure, don’t ever share them. And never use the same password for more than one account.
- Check your bank statements as soon as you receive them and let us know if there’s anything you don’t recognise.
- If you move, redirect your mail and let us know your new address.
- If you lose your debit card, cancel it straight away by calling us on 0800 30 20 11 or on +44 1793 65 67 89 if you’re abroad.
- If you lose your credit card, cancel it straight away by calling us on 0800 055 66 22 or on +44 2476 43 89 96 if you’re abroad.
- Get a copy of your personal credit file from a credit reference agency like Experian or Equifax to see if there’s anything you don’t recognise.

...and keep it safe

If you lose money due to fraud through our Banking app or Internet Banking services, we’ll put the money back into your account immediately. It’s part of our Digital Banking Promise – you can find out more at nationwide.co.uk/dbpromise

Here are some of our tips to help you stay safe when you bank:

Guard against telephone scams

- Always ask yourself if it might be a scam.
- Look out for any warning messages we post on our Internet Bank.
- Don’t give your card reader or PIN to a courier who says they are working for a co-op or a bank.
- Don’t ever give your memorable data or passcodes generated by your card to someone who calls or emails you unexpectedly.
- Never use your card reader to transfer money to another account if someone tells you to do so via phone or email.

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Watch out for the fraudsters

We really value our members and are always here for you when you need us. We respect your privacy too. We would never call or email you and ask for your PIN, passwords or codes generated by your card reader, or ask you to carry out a test transaction online.

We would also never call round your home to collect your card or any cash.

Keep in touch

If you’re ever suspicious of anything at all, please do just get in touch with us. We won’t mind if it’s something perfectly innocent. We’re here to keep all our members safe. Please also remember to update us with your telephone number so we can contact you if we suspect any suspicious activity on your account.

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- If you lose your credit card, cancel it straight away by calling us on 0800 055 66 22 or on +44 2476 43 89 96 if you’re abroad.
- Get a copy of your personal credit file from a credit reference agency like Experian or Equifax to see if there’s anything you don’t recognise.