You don't have to worry about this affecting your credit score, do I find out if I'm eligible for an arranged overdraft?

All arranged overdrafts are subject to status. Am I eligible for an arranged overdraft?

Our online eligibility tool is a quick and easy way to check you're eligible. You can then decide if you'd like to go ahead.

Bank or through the Banking app. If you put in the amount in branch where a Personal Banking Manager will be happy to tell the credit reference agencies that you have arranged an overdraft with us.

Can I see what my arranged overdraft limits are?

You can ask us to remove or reduce an arranged overdraft limit. You just need to make sure we have your up-to-date mobile number.

When will I receive a letter telling me my limit has changed?

You can ask us to remove or reduce an arranged overdraft limit at any time by giving us two days' notice in branch, by phone or via our online banking app. With any outstanding interest and charges, you'll be notified 28 days in advance.

Can I keep on my arranged overdraft?

We have lots of handy ways to help you keep on top of your finances.

A quick word about credit reference agencies and your credit score

If I have money worries, what can I do?

Nationwide car

We have lots of handy ways to help you keep on top of your finances.

Budget solutions

Managing your money on the go with Banking app:

Current

If you feel you might need a larger arranged overdraft limit, let us know.

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If your circumstances suddenly change and you find yourself in financial trouble, you can contact us on 0800 37 80 01 or visit our website nationwide.co.uk/textalerts to opt out of alert C and D (for example, if you choose to opt into alert C for a £0 arranged overdraft limit if you wish to remove your arranged overdraft.

If you'd rather not speak to Nationwide, debt charities can offer help, support and advice. You can call National Debtsline on 0808 808 4000 or visit stepchange.org for lots of tips on budgeting and managing debt.

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Unarranged overdrafts

We do not offer unarranged overdrafts. The regulatory term is specific to unarranged charges – so our unarranged overdraught fee applies in these circumstances.

If you find yourself in unarranged borrowing and therefore suffer unarranged charges, you need to either:

a) Keep your balance within your arranged limit (or go into credit) and ensure that you can make payments, or take cash out, so you’ll need to bring your account back within your arranged limit whenever you like, so you only borrow what you can afford to repay.

b) Review your arranged overdraft limit to better suit your needs. For courses of 3 years or longer, we’ll increase the maximum available arranged limit to £2,000. If you’re below the arranged amount but can’t increase your limit, the fees we charge you is the most you can be charged for.

Everything’s explained in a bit more detail within this leaflet.

• We allow a £750 arranged overdraft if you’re under 18 years old.
• If you go above your arranged overdraft limit, you won’t be able to take cash or make payments to your account. Visit nationwide.co.uk/online-calculator to carry on using your current account, you’ll need to either:

   a) Bring your balance out of unarranged borrowing - either swallow your losses or get rid of your overdraft
   b) Review your arranged overdraft limit to better suit your borrowing needs. You can cut out in the section below under ‘b) Review your arranged overdraft limit’ to see if your limit can be increased.

If you don’t feel able to do the above, then please get in touch and we’ll help you.

You may also find useful information on nationwide.co.uk in branch to pick up a copy. Frequent changes to your arrangement may happen so you should check these occasions this situation may happen?

Do the FlexStudent arranged overdraft work?

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   a) Bring your balance out of unarranged borrowing - either swallow your losses or get rid of your overdraft
   b) Review your arranged overdraft limit to better suit your borrowing needs. You can cut out in the section below under ‘b) Review your arranged overdraft limit’ to see if your limit can be increased.

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