

# About our online investment services and costs



Building Society

## 1. Which service will we provide you with?

- Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products from a limited number of companies. You may ask us for a list of the companies and products we offer advice on.
- No advice - You will not receive advice or a recommendation from us. We will provide you with information on the products available. You will then need to make your own choice about how to proceed.

## 2. Who we work with?

The provider of the product and platform is as specified as below:

- Stocks & Shares ISA, Unit Trusts and Open Ended Investment Companies (OEICs) are provided through Cofunds Limited.
- The provision of Investor Portfolio Services and facilitation of dealing are provided through Cofunds Limited.

The provider of the funds is as specified below:

- The Primary Investment Service consists of The Primary Fund Range. The Primary Fund Range is provided through Legal & General Investment Management.

Nationwide distribute funds, products and platform as a package, these may be available separately outside Nationwide.

## 3. What will you have to pay us for our services?

Please refer to the Online Tariff of Charges document.

### Other benefits we may receive

We receive training and marketing support from the range of companies we work with. There is no explicit charge for these services, however, some of the cost may be funded from the charges they make. Further information is available on request.

## 4. Who regulates us?

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our financial services register number is 106078. You can confirm our registration on the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register).

Our permitted business is: Advising on, and arranging retail packaged products and non-investment insurance contracts.

## 5. What to do if you have a complaint

If you wish to register a complaint, please contact us:

....in writing: Write to Member Services, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

....by telephone: 0800 30 20 11.

Calls are recorded and call charges may vary.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## 6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

## 7. Conflicts of Interest

As far as possible, all conflicts are managed to safeguard your interests.

Details of Nationwide's Investments conflict of interest policy can be found at: [nationwide.co.uk/investmentscoi](http://nationwide.co.uk/investmentscoi)