

# Flexclusive ISA

## Key Product Information



Building Society

This Key Product Information gives you information that is specific to the particular cash ISA you have with us. It forms part of the terms and conditions of your account and needs to be read together with the other documents that make up your agreement. If anything is inconsistent between those documents and this Key Product Information, this Key Product Information will apply.

### Flexclusive ISA

This account is designed exclusively for our current account customers who want to save money and take advantage of the tax-free benefits of a cash ISA.

### Conditions for holding your account

1. You need to be aged 16 or over.
2. You must hold a FlexOne, FlexStudent, FlexGraduate, FlexDirect or FlexPlus account.
3. Or hold a FlexAccount and:
  - have been paying in £750+ a month for the last 3 months (excluding transfers from any Nationwide account held by you or anyone else); or
  - completed an account switch to us (from a non-Nationwide account) using our Current Account Switch Team in the last 4 months.
4. If, at any time, you no longer hold one of these current accounts or fail to meet the above terms, we may transfer your money to another cash ISA within our range. The terms and conditions and the interest rate applicable to that account at that time, will apply. We will personally notify you before making this transfer.
5. If you already have other Flexclusive ISAs with us, we may refuse to allow you to open a new Flexclusive ISA with us.

### Term

6. There is no fixed term for this account.

### Managing your account

7. You can access your account in any of the following ways:
  - Via the Internet Bank or our Banking app (if you are registered to use the Internet Bank).
  - In branch.

### Earning interest on money in your account

8. Interest is paid annually on 30 September each year and on the date your account is closed.
9. You can choose to have interest paid to you by having it added to this account, or by asking us to pay it into a different Nationwide current or savings account (as long as it is possible to make interest payments into that account) or a current account with another building society or bank.
10. The interest rate payable on the account is variable. From time to time, the account may have tiered interest rates, based on the balance in your account. Where this is the case, the interest rate payable on each tier is variable. When the balance in your account changes, taking you into a different tier, the interest rate for the new tier will be applied automatically.

### **Restrictions on paying money into your account**

11. There are no additional restrictions on paying money into this account, or transferring in money from another ISA manager, other than those set out in the Cash ISA General Terms and Conditions.

### **Restrictions on withdrawing money from your account**

12. You can get access to your money, including transferring all or part of the account balance to another ISA manager, without any additional restrictions other than those set out in the Cash ISA General Terms and Conditions.



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**.

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](https://www.fca.org.uk)

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