Here’s an example of your monthly statement, to help show you how it works.

Your FlexAccount
Here’s a guide to what you’ll see

Your transactions
Your monthly transactions are broken down by day, shown by alternate blue and white lines, to make it easier to keep track of your finances.

Unknown transactions
Every now and again, you might notice a transaction or payment on your account that you’re not entirely sure about. This can often be caused by a supplier having a trading name that is different to the actual shop or company name that you might be more familiar with. For more information on the common trading names, click here.

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Your statement information box
Shows you how much money you have in your account at the start and end of the month. Your average credit and debit balances (money going in and out of your account) help give you an idea of the typical amount of money in your account.

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Your account summary box
This shows you the rates and charges which apply to your account.
To check what rates might apply to your account, have a look at our Rates & Charges leaflet.

Your FlexAccount
Please check your statement to make sure everything’s correct. If there’s anything you’re unsure about please get in touch or if you’ve changed any of your contact details, you need to let us know.

Interest, Rates and Fees
We work out overdraft interest each day and take it from your account each month. FlexAccount doesn’t currently pay any credit interest.

Since 6 April 2016, interest is paid without tax deducted and may count towards your Personal Savings Allowance. For more information please visit HMRC’s website at hmrc.gov.uk. Unless stated otherwise, all rates and fees are variable and we can change them at any time.

If we have to give you notice of a fee or interest we’ll let you know by including a ‘Notice of Charges’ page with your next regular statement, and we’ll take the amount from your account 28 days after the statement date. There’s a cap on the amount of overdraft fees you can incur in a calendar month.

Summary box for your FlexAccount
This information doesn’t replace your Terms and Conditions.

<table>
<thead>
<tr>
<th>Credit interest</th>
<th>AER X%</th>
<th>Gross p.a. X%</th>
</tr>
</thead>
<tbody>
<tr>
<td>All balances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft Interest</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Overdraft Interest</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Unpaid transaction fee</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Paid transaction fee</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Unarranged overdraft buffer</td>
<td>$$$ (Overdraft usage fee only charged if unarranged overdraft limit exceeds this amount)</td>
<td>$$$</td>
</tr>
<tr>
<td>Stopped cheque</td>
<td>$$$ for each cheque</td>
<td>$$$</td>
</tr>
<tr>
<td>Copies of cheques</td>
<td>$$$ for each cheque</td>
<td>$$$</td>
</tr>
<tr>
<td>Copy of paper statements</td>
<td>$$$ per request</td>
<td>$$$</td>
</tr>
<tr>
<td>Counter Draft</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>UK electronic transfers (CHAPS)</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Payments overseas or in a foreign currency by SWIFT</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>SEPA Credit Transfers made in Euro</td>
<td>$$$ each time</td>
<td>$$$</td>
</tr>
<tr>
<td>Interest paid from this account does not pay credit interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawals available from the fourth working day following the day of deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certainty that we won’t reclaim the money if the cheque is returned unpaid the sixth working day following the day of deposit (unless fraud has occurred)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Find the Visa exchange rates at viaeurope.com/en/cardholders/exchange_rates.aspx</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-sterling Transaction fee (our commission applied to all non-sterling transactions)</td>
<td>X% of the transaction amount</td>
<td>£X per withdrawal</td>
</tr>
<tr>
<td>Non-sterling Cash Fee (additional commission paid on non-sterling cash withdrawals)</td>
<td>X% of the transaction amount</td>
<td>£X per withdrawal</td>
</tr>
</tbody>
</table>

Cheque clearance times
Banking of cheques is subject to the rules and clearing processes of any clearing system used by us.
Cheque clearing timescales start from the first working day after you pay in your cheque and exclude bank holidays and weekends. For interest purposes we include Saturdays, Sundays and bank holidays if the cheque is paid in at a branch or Fast Cash Machine. Cash and automated credits will be available for withdrawal immediately. There may be a delay of one working day if cheque deposits are made at a Nationwide cash machine as we will credit your account once the deposit has been verified and accepted by us.

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you’re not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We’ll give you details of how to contact the Ombudsman.

We’ll like to keep in touch by letting you know about our special offers, products and services, either by letter, telephone or email. If you’d prefer us not to get in touch through any of these ways, just write to us at Nationwide Building Society, Marketing Optout/FREEPOST, SICE 7125. Also, if you’d like to hear from us, but currently don’t, please contact us at the above address.

Important information about compensation arrangements
The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An Information Sheet and Exclusion List which provides information about the FSCS and the protection that it provides can be found at nationwide.co.uk/fsks-info/ Alternatively, please visit your local branch or call 0800 30 20 11 to request a copy.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk
FlexAccount Notice of Charges

**What’s this?**
Your Notice of Charges shows you the fees and interest which you’ve incurred throughout this statement period. Please check them carefully and get in touch if there’s anything you’re unsure about. These will be taken from your account 28 days from the date of this statement. It’s important to budget for when any fees and interest are taken and your balance reduces.

**Take control of your money**
- Manage your money at any time with Internet Banking and our Mobile Banking App - visit nationwide.co.uk/managingyourmoney for more information
- Register online, in branch or over the phone for our free text alert service and we’ll send you a balance alert when you reach a chosen amount, such as a zero balance, your overdraft limit or a high balance.
- We can also send you regular mini statements to help you keep on top of your money
- Opting out of an unarranged overdraft can help avoid certain fees.
  Find out more at nationwide.co.uk/UnderstandingOverdrafts or pop into branch

<table>
<thead>
<tr>
<th>Date</th>
<th>Charge Description</th>
<th>£ Refund</th>
<th>£ Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>28 Mar</td>
<td>Arranged Overdraft Interest</td>
<td>XXX.XX</td>
<td>XXX.XX</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**What next?**
£XXX.XX will be debited from your account 28 days following the date of this statement.

**Act now**
We’re here to help you if you feel concerned about managing your account or getting into debt. Please get in touch or visit nationwide.co.uk/money_worries to find out more. We’ll always be sympathetic and positive in times of difficulty.

If you’d like to speak to a free independent money advice agency, we’ve listed two below which should be able to help.

- **StepChange Debt Charity**
  0800 138 1111
- **National Debtline**
  0808 808 4000
  (not available in Northern Ireland)