

Nationwide Telephone Banking – terms and conditions



Building Society

This document contains the terms and conditions for and important information about using the Telephone Banking service and forms a legal agreement between us. You can ask us for additional copies of this document at any time. We strongly recommend that you read the agreement as you will be legally bound by all the terms and conditions whether or not you read them.

When we say 'Nationwide' or 'we' or 'us' or 'our' in this document we mean Nationwide Building Society and when we say 'you' or 'you're' or 'your' we mean you our customer.

These terms and conditions should be read with, and apply in addition to, the terms and conditions that apply to your Account.

Words we use

- In these terms and conditions the words and expressions below have the following meanings:
 - 'Account' means your Nationwide account which is either in your own name or held jointly with somebody else.
 - 'Banking App' means a service you can register for if you are already registered for **Internet Banking** – it's an app that allows you to have access to your **Account** via a mobile device.
 - 'Customer Number' means the 10 digit number we give you which is associated with your **Accounts** and which you may use to access the **Banking App**, or our **Internet Banking** or **Telephone Banking** service.
 - 'Internet Banking' means a service you can register for with us that allows you to have access to your **Account** via a secure site you can log in to via nationwide.co.uk
 - 'Passnumber' means the six digit number you use to authenticate your identity before you can use **Telephone Banking**.
 - 'Telephone Banking' means our telephone banking service.
- Only you and us will have any rights under these terms and conditions.

Accessing and using Telephone Banking

- You can set up **Telephone Banking** when you open certain types of **Account** with us, by registering to use **Telephone Banking** on the Nationwide website or by calling the contact centre and speaking to a consultant.
- Once you've registered for **Telephone Banking**, we will send you by post a **Passnumber** that you must use to access the services. We will also send you your **Customer Number**. Please note that this **Passnumber** is different to any other **Passnumber** we may provide to you that allows you to access the **Banking App** or **Internet Banking**.
- You can access **Telephone Banking** from a touch tone landline or mobile telephone by dialing **0800 30 20 11** from the UK, or **+44 1793 758 666** if you're abroad. You will then need to identify yourself using certain requested digits from your **Passnumber** and either:
 - the 16 digit number from a card that we have issued to you that is attached to your **Account**;
 - your **Customer Number**; or
 - your mortgage **Account** number and date of birth.
- If you have lost your **Passnumber**, then you can request a new one by sending us a secure message through the **Internet Banking** online mailbox or by visiting a Nationwide branch. You can also request a new **Passnumber** by using the **Telephone Banking** service. You will not be able to access **Telephone Banking** again until you have obtained your new **Passnumber**.
- We recommend that you only access **Telephone Banking** in a manner that avoids the risk of a third party overhearing your interaction with us. For example, we would recommend that you use either a landline in your own home or your mobile telephone.

Services available through Telephone Banking

- You can carry out a number of activities using **Telephone Banking**. The activities available to you using **Telephone Banking** may change from time to time and according to the Account you hold with us.

Keeping your Passnumber safe

- Once registered for **Telephone Banking** you must always keep your **Passnumber** secret in accordance with the terms and conditions that apply to your **Account**. You must not tell anybody else your **Passnumber** (including anyone you hold a joint **Account** with, or us (for example if you contact us in relation to your Account)). If you write it down you must make a sufficient attempt to disguise your **Passnumber** and keep it in a safe place.
- You must tell us as soon as you can if you know or think somebody else knows your **Passnumber**. You must do this by sending us an e-mail to customer.service@nationwide.co.uk or by telephoning our Customer Contact Centre on **0800 30 20 11** or **+44 1793 65 67 89** if you are calling from outside the UK (both 24 hours a day). We may ask you to confirm this in writing within seven calendar days.
- As soon as you tell us about this, we will prevent transactions being carried out on your **Account** using **Telephone Banking** until we have issued you with a new **Passnumber**. We may also stop or block the use of your **Passnumber** under certain other circumstances – please refer to the terms and conditions that apply to your Account for further details.

Acting on your instructions

- Please refer to the terms and conditions that apply to your **Account** for full details about how to make an internal transfer to accounts held in your name using **Telephone Banking**.
- We will carry out transactions on your **Account** following instructions you give us or that in our reasonable opinion appear to have been authorised by you through **Telephone Banking** including where authentication using your **Customer Number** and **Passnumber** has been successfully completed.
- We reserve the right not to act on any instructions which would mean you would not be keeping to these terms and conditions or the terms and conditions applying to your **Account**, or if we exercise our rights in accordance with the terms and conditions applying to your **Account**.
- You can use **Telephone Banking** 24 hours a day.
- If, because of something abnormal or unforeseeable beyond the reasonable control of us or those acting on our behalf, you cannot carry out a transaction using **Telephone Banking**, we will not be responsible for any loss or damage you suffer as a result. An example of when this may happen is when your telephone is faulty or out of order.

Joint Accounts

17. As a joint **Account** holder these terms and conditions apply to you individually and jointly with the other **Account** holder(s).
18. If you have a joint **Account** then any one of you may use **Telephone Banking** but you must use your own **Customer Number** and **Passnumber** when required. To be able to use **Telephone Banking** your **Account** must be set up so that any one of you can authorise internal transfers on your own. Certain features of the **Telephone Banking** service may not be available in respect of that **Account** if two or more of you are required to authorise internal transfers jointly.
19. As soon as one of you tells us another joint **Account** holder is no longer allowed to authorise internal transfers we will suspend some or all of the **Telephone Banking** functionality on that **Account**. This is in addition to our rights to suspend **Telephone Banking** under Condition 25.

Charges

20. While there is currently no charge for using **Telephone Banking**, there may be charges for certain types of transactions which can be carried out through **Telephone Banking**. Please see the terms and conditions of your **Account** for details.
21. We reserve the right to introduce a charge for using **Telephone Banking**. Please see 'Changes to these terms and conditions' below for more information about when we might introduce a charge, and how you can avoid paying it.
22. It is also possible that other taxes or costs may exist that are not paid or imposed by us. For example, all national calls from a British Telecom landline are charged at a local rate, and calls from other networks may vary. International call charges apply when phoning from abroad.

Suspending or ending the Telephone Banking service

23. These terms and conditions will continue in force indefinitely until either you tell us that you no longer want to use our **Telephone Banking** service under Condition 24, or we cancel the service in accordance with Condition 25.
24. You can cancel these terms and conditions at any time within a period of 14 calendar days beginning with the day you enter into these terms and conditions or end your agreement with us after that by sending us a secure message through the **Internet Banking** online mailbox or by writing to us at Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 1NW.
25. We may suspend or cancel your right to use the **Telephone Banking** service under certain circumstances in accordance with the terms and conditions that apply to your **Account**. We'll try to tell you in advance (including reasons) or, if we cannot, immediately afterwards, unless, in each case, this would compromise our reasonable security measures or it is unlawful to do this. We'll lift any suspension once the reason for the suspension has ended.

Changes to these terms and conditions

26. We will vary these terms and conditions by telling you. Any change we make will be proportionate to the reason we make it. In particular, we recognise that if we are introducing a new charge, this is likely to have a greater impact on you than other changes and so we will only do this when we believe that doing so is a balanced response to the changing circumstances.
27. We will normally give you 30 calendar days' notice before any change takes effect unless it is not practical or possible to do so, in which case we will tell you as soon as we can after the change takes effect. We will notify you by sending you details either in writing, or by email, or by display in Nationwide branches, or by advertisement, or by secure message to your **Internet Banking** online mailbox. If we introduce a charge for using **Telephone Banking**, though, we will give you no less than two months' notice and we will tell you by writing to your address or by telling you personally in an electronic format that is equivalent to writing, such as by email.
28. If you hold a joint **Account**, we'll send information about any changes to the terms and conditions (including information about the introduction of a charge) to the address or contact details of the first person named on our records only, even if you live at different addresses, unless we are required by law to contact you both.
29. If you're not happy with a change we tell you about in advance, and you decide you would like to end the service, you can do so in accordance with Condition 24. If we don't hear from you within 30 calendar days (or within two months if we've notified you that far in advance) of us telling you about the change, we'll take it to mean that you've accepted the change.
30. We can make changes to the terms and conditions for one or more of the following reasons:
 - To run Nationwide in a profitable and fair way that balances the needs of our members with the need to remain competitive and maintain our financial strength.
 - To ensure our terms are consistent with products we offer new members or that the banking industry or our competitors offer.
 - Due to changes in the costs we incur in running our business or those we incur in providing our existing or new services to you. Examples of these costs might include administrative costs, employment costs, building costs and technology costs. This will also include where the costs of a service or benefit provided by us or by anyone else change.
 - As a result of changes in technology or the way we want to provide services to our members or to reflect changes in the way the banking industry delivers services.
 - Because of changes in our ownership or a re-organisation due to us merging with or acquiring another business.
 - To respond to changes, or reasonably anticipated changes, in the law, regulations or codes of practice which apply to us or because of a decision by a court, ombudsman or regulator.
31. If we want to make a change which is to your advantage, we can do that for any reason.
32. As we can't anticipate everything that may happen over the time you hold your **Account** with us, we may also need to make changes for other justifiable reasons that impact on the way we run our business and your **Account**. If we do, we will explain the reason to you when we tell you about the change.

Recording and monitoring telephone calls

33. We may record or monitor telephone calls in order to avoid possible misunderstandings and help maintain customer service.

Applicable law

34. These terms and conditions, and any discussions we've had with you about entering into them, are governed by English law and the language we'll use in these terms and conditions and our communications will be English. If you want to bring a claim against us in the courts, the courts of England and Wales will be able to deal with any questions relating to these terms and conditions but if you live in another country, you can bring a claim in the courts which are local to you.