

# Important Information about changes to our FlexOne Regular Saver Terms and Conditions

To reflect changes to regulation, from **1 December 2016**, the definition of 'Materially worse' in the Glossary to the FlexOne Regular Saver Terms and Conditions will be replaced by the following definition:

**Materially worse** – When the **interest** rate on the account goes down and the account has a balance of £100 or more at the time we make arrangements to provide notice of the change to the **interest** rate.

As a result of this change, customers with a balance of £100 or more in their FlexOne Regular Saver account will receive at least 14 days' advance personal notification whenever their interest rate goes down, regardless of the amount of the reduction.

For more information about this change, or if you would like a copy of the updated Terms and Conditions please ask in branch, call **0800 30 20 11** or visit [nationwide.co.uk/savings](http://nationwide.co.uk/savings).