

Summary of changes

Your Credit Card agreement is changing

The changes below will apply to you and any other card holders on the account from **3 February 2025**.

We have made some changes to the credit card agreement. These changes will make the agreement easier to understand.

What will be changing in your agreement	Section of the credit agreement that will be changing
Your credit card account cannot be used for digital currency transactions or gambling services.	Condition 5(a) (xiii) Transactions "You must not use your account for transactions relating to digital currencies or gambling services."
We may refuse a transaction for digital currencies or gambling services.	Condition 5(b) Transactions "We may, acting reasonably, refuse to allow a transaction... if the transaction relates to digital currencies or gambling services. This could include any purchases from a gambling or digital currency business e.g. meals at a casino."
We added extra detail to explain that your credit card account isn't for holding money.	Condition 6(b) Payments to your account "Your account is not designed for holding your money, and we expect you to manage your account accordingly. Please do not deliberately make over payments. You agree that, if we owe you money on your credit card account, we may return it to either: <ul style="list-style-type: none"> any account from which direct debits have been paid into your credit card account (even if that account belongs to someone else); or a Nationwide current account in your name (this can be an account in your sole name or an account you hold jointly with someone else)."
As your credit card account should not be used for digital currency transactions or gambling services, we have removed reference of these from the cash advance definition.	Section C of the Credit Card Agreement - Interest rates, fees and special offers. "Cash advances are transactions which we regard as cash withdrawals or a cash-like payment such as non-Sterling currency, travellers cheques or gift cards."

If you have questions about the changes, there's an FAQ section on our website.

nationwide.co.uk/cc-faqs

Your options

- If you are happy with these changes, you don't need to do anything.
- If you are not happy with these changes, you could close your credit card account without charge by calling us on **0800 055 66 11**.

Your card will be cancelled, and if you have an outstanding balance, you'll need to repay it before we can close your account.