

Fee Information Document



Name of the account provider: **Nationwide Building Society**

Account name: **FlexDirect**

Date: 30 April 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our 'Current Account Interest Rates and Charges' leaflet.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee | |
|---|---|---------------------|
| General account services | | |
| Maintaining the account | | No fee |
| Payments (excluding cards) | | |
| Direct debit | | No fee |
| Standing order | | No fee |
| Sending money within the UK | CHAPS | £15 transaction fee |
| | Faster Payments | No fee |
| | Internal transfer to another Nationwide account | No fee |
| | SEPA (euros) | No transaction fee |
| | SWIFT (foreign currency except euros) | £20 transaction fee |
| Sending money outside the UK | SEPA (euros within the SEPA region) | No transaction fee |
| | SWIFT (except euros within the SEPA region) | £20 transaction fee |
| Receiving money from outside the UK | | No fee |
| Cards and cash | | |
| Cash withdrawal in pounds in the UK | | No fee |
| Cash withdrawal in foreign currency outside the UK | Non-Sterling Transaction Fee | 2.99% |
| | Non-Sterling Cash Fee | £0 |
| Debit card payment in pounds | | No fee |
| Debit card payment in a foreign currency | Non-Sterling Transaction Fee | 2.99% |

| Overdrafts and related services | | |
|---|---|--|
| Arranged overdraft | For accounts opened before 25 September 2024* - 0% (for 12 months, depending on eligibility) and then 39.9% compounded (variable) | For accounts opened on or after 25 September 2024* - 39.9% compounded (variable) |
| Unarranged overdraft | | No fee |
| Refusing a payment due to lack of funds | | No fee |
| Allowing a payment despite lack of funds | | No fee |
| Other services | | |
| Cancelling a cheque | | No fee |

*or before 1 January 2025 for FlexOne and FlexGraduate migrating to FlexDirect.