Fee Information Document

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

Account name: **FlexDirect**

Date: 13 November 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 0% on the first £50, then 39.9% a year compounded (variable) for anything over £50	For accounts opened on or after 25 September 2024* - 0% on the first £50, then 39.9% a year compounded (variable) for anything over £50
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.