

# FlexGraduate Terms and Conditions

These terms and conditions together with our current account general terms and conditions and our interest, rates and charges leaflet apply to your FlexGraduate account. You should read them carefully.

If these terms and conditions conflict with the general terms and conditions, these terms and conditions will apply.

## Account holding and ownership

1. Your FlexGraduate account cannot be held jointly with another person.
2. Depending on the length of your course of study, you can have a FlexGraduate account for either two or three years from the date that we moved you from your FlexStudent account to your FlexGraduate account:
  - a. If your course of study was for two years, you can have the FlexGraduate account for two years.
  - b. If your course of study was for three years or longer, you can have the FlexGraduate account for three years.

## Changing your contact details

3. You must tell us straight away if you change your name, address, telephone number or other contact details you have given us (like an email address). You can do this through the Internet Bank, by calling us or in branch.

## Arranged overdrafts

4. We may offer you an arranged overdraft subject to us checking your credit history and ensuring it is affordable for you.
5. You won't pay any charges, interest or fees for an arranged overdraft on your FlexGraduate account.
6. If we allow you to have an arranged overdraft, the maximum available arranged overdraft limit will reduce at the end of each account year.
  - a. For two year FlexGraduate accounts:

End of Year	Maximum available arranged overdraft limit
1	£1,500
2	£1,000

- b. For three year FlexGraduate accounts:

End of Year	Maximum available arranged overdraft limit
1	£2,500
2	£1,750
3	£1,000

7. At the end of each account year, your outstanding arranged overdraft must be at or below the maximum available arranged overdraft limit.
8. You can ask us to reduce your arranged overdraft limit or repay your arranged overdraft at any time.

9. Arranged overdrafts are repayable on demand, which means we may ask you to repay or reduce your arranged overdraft at any time. Some examples of when we might ask you to do this are:
- You are made bankrupt;
  - You are behind on payments on other credit held with us or someone else; or
  - You have a court judgment registered against you for a debt.
  - You don't manage your account properly or maintain a good credit record.
10. If you try to make payments from your FlexGraduate account and you do not have enough money available to use (including any arranged overdraft limit), generally we will not make those payments. However, there is a small chance that a payment could be made causing you to go into an unarranged overdraft. For example, if a payment into your account is recalled by the bank making it or a cheque paid into your account is returned unpaid. If this happens, we will not charge you any fees but you must repay the unarranged overdraft straightaway. We may reject any further payment requests until you do this.

### When your FlexGraduate account ends

11. When your FlexGraduate account comes to an end, unless you make alternative arrangements with us, we will automatically convert your account to a FlexDirect account (or a similar account if it is no longer available) if you're registered for Internet Banking and your account is set to paperless communications. Our current account general terms and conditions will continue to apply to your account together with the additional conditions for the FlexDirect account (or other similar account). If you're not registered for Internet Banking or if you haven't chosen paperless communications we will automatically convert your account to a FlexAccount (or a similar account if it is no longer available). Our current account general terms and conditions will continue to apply to your account (or other similar account).
12. We will tell you at least two months before we change your account to the FlexDirect or FlexAccount and will give you full information about the account and its terms and conditions. Once your account is converted, the benefits connected with your FlexGraduate account will stop.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)  
**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

You can receive this document and others like it, in Braille, large print or on audio CD.  
Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

### If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language.  
Just visit [Signvideo.co.uk](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.nationwide.co.uk)

Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC<sup>®</sup> certified and other controlled material.

