

FlexAccount

Product Terms

These are the terms that apply to your FlexAccount.

These Product Terms form part of our agreement with you, along with the Current Account Terms and Conditions and any other documents we say apply.

If there are differences between the Current Account Terms and Conditions and these Product Terms, you need to follow these Product Terms.

About this account

1. Monthly fee for having this account	✓ Free (no monthly fee).
2. Managing this account	✓ You can use Digital Banking (through the Nationwide banking app and internet bank). If you need to speak to someone, you can get in touch in branch or over the phone.
3. Interest we pay you on this account	✗ We don't pay interest on money in your account.

Making payments

4. Paying in a foreign currency with your card		Foreign currency transaction fee	Foreign exchange rate information
	Card payments in a foreign currency	2.99% of the payment amount.	Retailers or cash machine providers may have their own charges.
	Taking out cash in a foreign currency in the UK	2.99% of the payment amount. If you take out cash in a foreign currency from a LINK cash machine or over the counter this fee won't apply.	For more information about paying in a foreign currency with your card, see the Current Account Terms and Conditions. You can also visit our website at nationwide.co.uk/currency-conversion
	Taking out cash in a foreign currency outside the UK	2.99% of the payment amount.	

5. Charges for making other payments

£15 transaction fee to send large value payments to someone in the UK. This is called a CHAPS payment.

£15 transaction fee to send money outside of the UK, or in the UK in a foreign currency. This is called a SWIFT payment. This charge won't apply if you're sending money in Euros to the UK or an EEA country.

You can find out more about these types of payments at nationwide.co.uk/payments

Need a copy of documents in Braille, large print or audio format?
Just ask in branch or call **03457 30 20 11**.



Our **FlexAccount Product Terms** have received the Fairer Finance Clear & Simple Mark.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no 106078.

You can confirm our registration on the FCA's website, fca.org.uk

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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