

FlexPlus

Product Terms

These are the terms that apply to your FlexPlus account.

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	
<p>1. Monthly fee for having this account</p>	<p>! To have this account you need to pay £18 a month.</p> <p>We'll take the fee from your account on the last day of each month. We won't charge you in the month that you open your account.</p> <p>If you don't use the extra benefits that come with this account, you'll still need to pay the monthly account fee. This includes if you don't qualify for the insurance and breakdown benefits, or if they aren't available to you.</p>
<p>2. Managing this account</p>	<p>✓ 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.</p>
<p>3. Interest we pay you on this account</p>	<p>✗ We don't pay interest on money in your account.</p>
<p>4. Closing this account</p>	<p>✓ We won't charge you the monthly account fee in the month that you close your account or change to a different Nationwide account.</p> <p>! If you close or change your account, you'll lose the extra benefits</p> <p>! You should close or change your account if you don't want any of the extra benefits anymore, or if you no longer qualify for them.</p>

Benefits that come with your FlexPlus account

5. Extra benefits

You (and any joint account holder) can get:

- ✓ Travel insurance for you and your family, worldwide.
- ✓ Mobile phone insurance for you and your family.
- ✓ Vehicle breakdown cover in the UK and the rest of Europe.
- ✓ No transaction fees when you use your debit card abroad or take out cash in a foreign currency.

Bear in mind:

- ! Non-UK residents are not able to use the insurance or breakdown benefits of the account.
- ! Other businesses provide the insurance and breakdown benefits that come with your FlexPlus account. This means you'll have an agreement with those businesses for those benefits. Make sure to read your insurance and breakdown documents to understand who is covered, what you are covered for and what you aren't.
- ! If you need to complain about any of the insurance or breakdown benefits, you should send your complaint to the business that provides the cover.
- ! We don't give advice or recommendations about the insurance or breakdown benefits that come with this account.

6. Making changes to the extra benefits

We may change or take away any extra benefits that come with your account. To find out more about why we may do this, check the '**Making changes to this agreement**' section of the Current Account Terms and Conditions.

- We'll tell you at least two months before we take away any of the extra benefits.
- We'll tell you at least 30 days before we change any of the insurance and breakdown benefits.
- We can make a change that benefits you straight away and tell you about it afterwards.

If you're not happy with any changes we make

You can choose to close your account any time before the change happens. Otherwise, we'll take this to mean you agree with the change.

Taking away your insurance or breakdown benefits

Sometimes we might need to remove the insurance or breakdown benefits straight away. We might do this for one of the following reasons.

- To make sure we are following any law or other official guidance.
- If another business providing the benefit on our behalf stops providing it.
- If we, or another business providing a benefit, think you might have committed fraud.
- If you break the terms of this agreement. For example, you don't pay the monthly account fee, or you don't repay your debts when we ask you to.

The business providing the benefit can also change or take it away. You should read your insurance and breakdown documents to understand how and when they can do that.

For more information please see

nationwide.co.uk/current-accounts/flexplus

Making payments

7. Paying in a foreign currency with your card

- ✓ We don't charge any foreign currency transaction fees for:
- Making card payments in a foreign currency.
 - Taking out cash in a foreign currency abroad.
 - Taking out cash in a foreign currency in the UK.

Retailers or cash machine providers may have their own charges. 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**

8. 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 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 **FlexPlus 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](https://www.fca.org.uk)

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

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