

# The Nationwide Scam Protection Promise

Our Scam Protection Promise could help keep your money safe if you're making certain payments from a current account you have with us.

Please read this Promise alongside the terms and conditions of the current account you have with us. The words used in this Promise have the same meaning as the words used in the terms and conditions of the current account you have with us.

## What types of payment are covered by the Promise?

Our Promise covers the following types of payment only from a current account you have with us where you're paying someone other than yourself by:

1. Internal transfer to another Nationwide account;
2. Faster Payment; and
3. CHAPS payment.

These are known as 'authorised push payments'. Payment types which aren't listed above (for example, payments by cheque, card or in cash or to overseas accounts) are **not** covered by our Promise.

## What you need to do to benefit from it

If you're making one of these payments and you're concerned it could be a scam, call us on **0800 030 4057** or visit one of our local branches and ask us to check it for you. We'll discuss the payment with you, and we may run some checks. If we have concerns it's a scam, we'll advise you not to make the payment.

## What the promise covers

**If, after we've had the chance to check it, we don't advise you not to make the payment and**

- it turns out you were tricked into making the payment to someone else that you didn't intend to pay; or
- you sent the payment to someone else believing it was legitimate but it turned out to be fraudulent, we'll refund your payment.

**If we advise you not to make the payment and you still do, you won't be covered by our Promise.**

## How to claim

You'll need to call us on **0800 055 6622** as soon as you suspect you have fallen victim to a scam and within 13 months from the date you made the payment. We'll investigate as quickly as we can, and we'll keep you informed.

We'll aim to finish the investigation and reach a decision about refunding you within 5 business days (Monday to Friday, excluding Bank Holidays) unless it's a complex case. If it's complex, we'll aim to finish our investigation and reach a decision within 35 business days. You'll need to give us any extra information we ask for so we can investigate your claim.

If your claim is successful, we'll write to you to tell you and we'll let you know how we'll refund you.

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## Other things you need to know

Our Promise doesn't cover any disputes you have with a genuine merchant (because you're unhappy with the products or services they've given you, for example) or payments you make to yourself. It also doesn't cover any payments you haven't authorised. Please see your current account's terms and conditions for more information on unauthorised payments.

Once we have had a chance to check it, you can make your payment in one of our branches, as well as through the Internet Bank, the Banking app or by using a third party provider. Please see your current account's terms and conditions for more information on making payments, including those made using third party providers.

But our Promise will only apply to the payment if you came into our branch or called us on **0800 030 4057** to ask us to check the payment for you before you made it. Plus, the payment that you made must be for the same amount, using the same payment type and paid to the same account as the payment you asked us to check.

The Promise won't cover any lost interest or other losses other than the payment itself.

You won't be covered by our Promise if you withhold information we reasonably request, lie to us or are knowingly involved in committing illegal activity, including the scam itself.

If you aren't covered by our Promise, you should still contact us if you think you've been a victim of fraud. Our Promise is in addition to the Payment System Regulator's (PSR) Mandatory Reimbursement Rules for Authorised Push Payment Scams.

## When our Promise starts

If you aren't covered by our Promise, you should still contact us if you think you've been a victim of fraud. Our Promise is in addition to the Payment System Regulator's (PSR) Mandatory Reimbursement Rules for Authorised Push Payment Scams.

## Changes and withdrawing our Promise

We may make changes to our Promise or withdraw it. If we do, we'll let you know in our branches and on our website. We'll try and provide 'reasonable notice' before we change anything or withdraw our Promise.