Please check your statement to make sure everything's correct. If there's anything you're unsure about please get in touch or if you've changed any of your contact details, you need to let us know.

Interest, Rates and Fees

FlexBasic doesn't pay any credit interest.

We won't charge you any fees if you try to make a payment and don't have enough money in your account to cover it.

Summary box for your FlexBasic account

This information doesn't replace your Terms and Conditions

Have you lost your card or cheque book or had them stolen? Let us know straight away, either via the Banking app (if you have it) or by calling us on **0800 055 66 22**. You can report lost or stolen cards and cheque books 24/7.

Credit interest	All balances	**AER** 0.00%	**Gross p.a.** 0.00%
Other account fees	Overdraft Interest	arranged overdrafts are not available	
	Refused payment fee	no fee	
Charges for specialist services	**Sending money within the UK**		
	Chaps	no fee	
	SEPA (euros)	no fee	
	SWIFT (foreign currency except euros)	£20 transaction fee each time	
	Sending money outside the UK		
	SEPA (euros within the SEPA region)	£0 transaction fee	
	SWIFT (UK pounds in the EEA)	£0 transaction fee	
	SWIFT (UK pounds outside the EEA)	£20 transaction fee each time	
	SWIFT (foreign currency - including euros outside the SEPA region)	£20 transaction fee each time	
Foreign usage *If you make a withdrawal in a foreign currency from a LINK ATM or over the counter your transaction will normally reach us as a sterling cash transaction so non-sterling fees won't apply.	For Visa exchange rates, visit **visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html**		
	Cash withdrawal in foreign currency outside the UK		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee	£0 per withdrawal	
	Cash withdrawal in foreign currency within the UK		
	Non-Sterling Transaction Fee*	2.75% of the transaction amount (2.99% from 3 June 2020)	
	Non-Sterling Cash Fee*	£0 per withdrawal	
	Debit card payment in a foreign currency		
	Non-Sterling Transaction Fee	2.75% of the transaction amount (2.99% from 3 June 2020)	

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once a year.

Gross p.a. is the interest rate without tax deducted.

Receiving money within the UK

To receive sterling payments into your account, the person making the payment will need to quote your sort code and your 8 digit account number, which you'll find on the front of your statement. Entering account numbers incorrectly can mean payments being misdirected, so please be sure to provide the correct details.

Receiving money from outside the UK and receiving money from within the UK in a currency other than sterling

SWIFT - someone making a payment to you must quote your Bank Identifier Code (BIC) and International Bank Account Number (IBAN). The BIC and IBAN are the international equivalents of your UK sort code and account number.
An international payment will also need to quote the SWIFT Intermediary Bank number as we're using the routing services of an Agent Bank. You'll find this number along with your BIC and IBAN on the front of your statement.

SEPA Credit Transfer - someone making a payment to you must quote your International Bank Account Number (IBAN). Your IBAN is found on the front of your statement.

You can find a guide to your statement, and other tips for your account at **nationwide.co.uk/flexbasic/support**

Banking of cheques - You can pay money into or out of your account by cheque. To find out more information about cheque interest, clearing times, withdrawals and certainty, please visit **nationwide.co.uk/cheque**

If you have a problem with your account, and wish to complain, please try to settle it with us first. If you're not happy with the way in which we handled your complaint or the outcome you may be able to complain to the Financial Ombudsman Service. We'll give you details of how to contact the Ombudsman.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

Important information about compensation arrangements

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS). An **Information Sheet** and **Exclusion List** which provides information about the FSCS and the protection that it provides can be found at **nationwide.co.uk/fscs-info**

For further information about the compensation provided by the FSCS, refer to the FSCS website at **fscs.org.uk**

Alternatively, please visit your local branch or call **03457 30 20 11** to request a copy or to chat to us about your account. For more information about our opening times, visit: **nationwide.co.uk/contact-us**