

**SUMMARY BOX** The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

<b>Interest-free period</b>	<ul style="list-style-type: none"> <li>Maximum 56 days for purchases if you pay your total balance on your statement, including any balance transfers, in full and by the due date.</li> <li>No interest free period on balance transfers or cash withdrawals. Interest on balance transfers and cash withdrawals will be charged at rates shown overleaf.</li> </ul>		
<b>Interest</b>	Interest will not be charged on purchases if you pay the total balance (excluding balance transfers on your introductory rate or any other promotional rate) shown on your statement by the payment due date. Interest is charged on all other transactions from the date they are applied to your account until the total statement balance is paid in full. When payable, interest is calculated on your average daily account balance and, therefore, the amount increases the longer you delay sending your payment to us (even before the monthly payment due date). The period over which interest is charged is:		
		<b>From</b>	<b>Until</b>
	Purchases	date transaction applied to your account	statement balance, excluding any promotional balance transfers, paid in full
	Cash advances	date transaction applied to your account	statement balance total paid in full
	Balance transfers	date transaction applied to your account	statement balance total paid in full
	The transaction date is the date the amount appears on your account.		
<b>Allocation of payments</b>	We allocate payments to balances which show on your current statement in a high to low interest rate order, then, to balances in a high to low interest rate order which do not yet appear on your statement.		
<b>Minimum repayment</b>	<ul style="list-style-type: none"> <li>Any default charges and interest due on your statement plus 1% of the remaining statement balance, or £25, whichever is the greater.</li> <li>Balances of less than £25 must be paid in full.</li> </ul>		
<b>Fees</b>	<ul style="list-style-type: none"> <li>No annual fee</li> </ul>		
<b>Charges</b>	Cash fee	2.5% (minimum £3.00) of the amount withdrawn on each cash advance	
	Balance transfer fee	Balance transfers are subject to a fee. The fee that will be applied for each balance transfer can be found in your credit card agreement or by calling our customer service team on <b>03456 00 66 11</b>	
	Copies of statements	£0 for a copy of additional statements	
	Card replacement	£0 for replacement cards	
<b>Foreign usage</b>	Visa Exchange Rate	Rates can be found at <a href="http://visa-europe.com">visa-europe.com</a>	
	Cash fee	2.5% (minimum £3.00) of the amount withdrawn on each cash advance	
<b>Default charges</b>	Late payment fee	£0.00	
	Over limit fee	£0.00	

**Insurance** - If you have Payment Protection cover, any applicable charges will be shown on your statement.

**Make the most of your Online Bank** - You can manage your account through our internet bank, giving you 24 hour access to your account information and the ability to view your statements, manage a Direct Debit and change your credit limit. If you are registered for the internet bank you can also use our Mobile Banking app to check your balance on the move. Visit [nationwide.co.uk/managingyourmoney](http://nationwide.co.uk/managingyourmoney) to find out more.

**Go Paperless** - For convenience and added security, you can choose to receive your monthly statement in the Online Bank. Just Log In and select **Manage my details and settings** and select **Go Paperless**.

**Fraud Protection** - Nationwide uses the latest card and detection technology to monitor accounts 24/7 for any suspicious activity. If you notice anything unusual on your statement or suspect that Fraud has taken place on your account, please contact us on **03456 00 66 11**.

**Estimated Interest** - This is an estimate of the interest you'll have to pay next month. It assumes:

- you pay only the minimum payment due
- you pay by the payment due date
- you don't change your statement date
- your standard interest rates and the way we calculate interest don't change

#### Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

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.

#### Getting in touch

Customer Services\* **03456 00 66 11**  
 Customer Services abroad\* **+44 (0)2476 43 89 97**  
 Financial difficulties **0800 464 30 50**  
 Typetalk: **1 8001 03456 00 66 11**  
 Lost/stolen **0800 055 66 22**  
 Lost/stolen abroad **+44 (0)2476 438 996**

\*We're open from 8am to 8pm Monday to Saturday, and from 9am to 5pm on Sundays

#### Addresses

You can make changes to your address in Branch, via the Internet Bank and by post. For postal requests you should visit [nationwide.co.uk/update-details](http://nationwide.co.uk/update-details) to download a copy of our change of address form.

Please ensure this request contains your signature.

For payments send to: Nationwide Credit Card Services, PO Box 2884, Swindon, SN38 1WZ.

## YOUR PAYMENT AND WHAT HAPPENS NEXT

It's your responsibility to make sure that your payment reaches your account by the due date shown on your statement. Payments must be made in sterling on a UK bank account.

#### Direct Debit

You can decide to pay the minimum, a fixed amount or total balance on your card by Direct Debit from your current account. The payment amount and date will be confirmed on the front of your statement and will be taken on the due date or next working day. Interim payments must be received at least three working days before your payment due date. To set up a Direct Debit just call us on **03456 00 66 11**.

#### Bill Payment - Nationwide current account

If you've got a FlexAccount with us you can set up a Bill Payment facility online. To use this service you'll need to quote your 16 digit card number shown overleaf, our sort code 07-30-12 and our account number 00001604. Your payment will usually be credited to your account the same day.

#### Bill Payment - Another current account

To use this service you will need to quote your 16 digit credit card number shown overleaf as the reference, our sort code 07-30-12 and our account number 00001604. Payments initiated before your bank's cut off times will usually reach your account in 1 working day\*. Please check your bank's cut off times.

#### Debit Card

You can make a payment by debit card 24 hours a day using our automated service. Just call **03456 00 66 11** and use your telephone keypad to enter the required details. Please have your credit card and debit card details to hand. Your payment will usually be credited to your account the next working day.

#### Cash

Take your card and payment slip along with your cash to one of our branches. Your payment will usually be credited to your account the same day.

#### Cheques

Make your cheque payable to Nationwide Credit Card, followed by your name. Remember to write your 16 digit card number on the reverse of the cheque and post it to us at the above address. Please allow 5 working days\* for your payment to reach your account.

\*Working days are Monday to Friday. Saturday, Sunday and bank holidays are not treated as working days. Payment received after 5pm will take a further working day to reach your account.