

**Terms of  
Business  
Nationwide  
UK  
(Ireland)**



# Terms of Business Nationwide UK (Ireland)

**Nationwide Building Society, trading as Nationwide UK (Ireland), is authorised by the Financial Services Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.**

## Code(s) of conduct

Nationwide Building Society, trading as Nationwide UK (Ireland), is subject to the Consumer Protection Code and Minimum Competency Code of the Central Bank of Ireland. These codes offer protection to consumers and can be found on the Central bank's website [www.centralbank.ie](http://www.centralbank.ie)

## Business Addresses and Contact Details:

Nationwide UK (Ireland)  
PO Box 11552  
3 Spencer Dock  
North Wall Quay  
Dublin 1  
Telephone: 1800 800 180  
[www.nationwideuk.ie](http://www.nationwideuk.ie)

## Services

We offer savings accounts, including Easy Access and Fixed Term Products to residents of the Republic of Ireland aged 18 years or over.

## Policy on using customers' personal data

We use your personal information to confirm your identity and manage your account(s).

We may also use your details to provide you with information on new products or services that we believe may be of interest to you where you have agreed to us doing so or where we are legally entitled to.

We will only disclose your personal information to other people or organisations if we have obtained your consent or in circumstances where we are required or permitted to do so by law.

Full details of our policy on the use of personal data set out in the brochure 'How Nationwide UK (Ireland) uses your personal information' and on our website [www.nationwideuk.ie](http://www.nationwideuk.ie)

## Charges

We charge for our products and services as set out in detail in our Terms & Conditions or Interest rates and charges leaflet relevant to such products and services.

## Conflicts of Interest

We wish to avoid any conflict of interest when providing services to our customers. Sometimes however, an unavoidable conflict may arise. If such a conflict arises we will write to you to outline the nature of the conflict. We will provide you with further details of our conflicts of interest policy upon written request.

## Defaults by Customers

If you default on any agreement with us, we may terminate that agreement and take such steps (including legal proceedings and enforcement of security) as we consider necessary for the repayment of the monies due to us.

## Complaints

We have a complaints procedure in place for handling complaints. If you have reason to complain, you are invited to make your complaint orally or in writing. We will acknowledge and attempt to resolve the complaint to your satisfaction within 5 business days of receipt. We will fully investigate your complaint and will provide you with the details of the individual conducting the investigation of your complaint together with regular written updates on the progress of the investigation at intervals not greater than 20 business days. We will attempt to investigate and resolve your complaint within 40 business days of receipt of the complaint. Within 5 days of concluding our investigation we will inform you in writing of the outcome of the investigation or any other relevant information. If you are not satisfied with the outcome of the investigation or if your complaint has not been resolved within 40 business days of receipt, we will inform you of your right to refer the matter to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## Compensation Scheme

Nationwide Building Society is a member of the Financial Services Compensation Scheme (FSCS) in the United Kingdom, which was established under the Financial Services and Markets Act 2000 to pay compensation if a firm is unable, or likely to be unable, to pay claims against it. Payments under the FSCS are limited to a maximum of £85,000 per individual investor's total deposits (or £170,000 if a joint account). Most investors are covered, including individuals and small firms. Although most shares and deposits in UK building societies are denominated in sterling, deposits in euro denomination are also covered. Euro accounts will be compensated in sterling based on a euro to sterling conversion rate determined when the compensation scheme is invoked and payment will be made within seven days of the date that the scheme is invoked.

Individual customers are restricted to one maximum amount of £85,000 across an organisation.

These Terms of Business are effective as of 1 January 2012.

Write to us at Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1

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



**Ireland**