

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

Terms of Business Nationwide UK (Ireland)

Nationwide UK (Ireland) is a branch of and a trading name of Nationwide Building Society. Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority.

Business Address and Contact Details:

Nationwide UK (Ireland)
PO Box 11552
3 Spencer Dock
North Wall Quay
Dublin 1
Telephone: 1800 800 180

www.nationwideuk.ie

Services

We will offer savings accounts, including Easy Access and Fixed Term Products.

Charges

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

Conflicts of Interest

We will provide you with further details of our conflicts of interest policy upon written request.

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.

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 regular 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. On conclusion of our investigation we will inform you of the outcome of the investigation. 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 £50,000 **or euro equivalent per individual** (or £100,000 if a joint account), that is 100% of the first £50,000 of an investor's total shares and/or deposits. Most investors are covered, including individuals and small firms. Although most shares and deposits in UK building societies are denominated in sterling, the euro and other European Economic Area currencies are covered. Individual customers are restricted to one maximum amount of £50,000 across an organisation.

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