

FlexPlus Current Account

Identity Theft Assistance



On your side

Welcome to your FlexPlus guide for Identity Theft Assistance

Within this document you will find key information to help you understand everything that you need to know about your Identity Theft Assistance service. Don't forget you can find copies of all your account documentation at nationwide.co.uk/downloads

Please use the content guide below to help you easily locate the section you need to find.

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1. Important information

Section A: Introduction

This service is automatically provided as a benefit of you being a Nationwide FlexPlus current account holder.

Please take a few moments to familiarise yourself with the content of this document and then keep it in a safe place for future reference.

Section B: Service provider

This service is offered as part of your Nationwide FlexPlus current account. It is provided by Lifestyle Services Group Limited.

Section C: Important contact details

Questions: If you have any queries about this service	Contact us on 0800 11 88 55
Service provider: Address details	Lifestyle Services Group Limited. Registered in England No.5114385. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN.

2. Definitions

Whenever the following words or phrases are used throughout the document, they shall have the meaning as the one stated below.

Service:	The work we undertake for you in arranging the benefits provided under this product
Service period:	You will automatically be eligible to use this service when you take out your Nationwide FlexPlus current account and subsequently for the period in which you pay a monthly fee to Nationwide Building Society
We / Us / Our:	Lifestyle Services Group Limited
You / Your:	The Nationwide FlexPlus current account holder(s)

3. What is identity theft assistance?

If your personal data is compromised it could be used to open bank accounts or borrow money. This may damage your credit history or leave you in debt.

Identity theft assistance offers tips on how to avoid fraud and support in the event that you are the unfortunate victim of identity theft.

As a FlexPlus current account holder you have access to our:

Dedicated website - www.nationwide.lifestyleservicesgroup.co.uk/idtheft

providing useful information to help reduce your chances of becoming a victim of fraud including:

- Top tips on how to protect your PC and mobile, shop securely online, keep personal details safe, how to set up secure passwords and how to reduce the chances of your details getting into the hands of fraudsters.
- Fraud risk calculator: you can use this to assess your level of fraud risk. Simply answer the online questions and we'll update you on what you need to do to protect yourself and your information.
- View useful links to organisations and services who can help you prevent your information being accessible to others.

Dedicated identity theft assistance helpline 0800 11 88 55: on hand to provide expert advice and assistance help if you:

- have any questions or are worried about fraud;
- are a victim of fraud - to help restore your credit history and secure your personal information.

Dedicated case worker: to support you, should you be unfortunate enough to be a victim of fraud:

- Filing protective registration with CIFAS, at your request. This will mean that lenders will ask for further information should anyone attempt to take credit in your name.
- Assisting you to assess the correct course of action and take you through the process step by step.
- Providing you with letter templates for you to write to the relevant organisation(s) to alert them of the theft of your identity.
- Advising you of how to get a copy of your credit report and what you should look for.
- Advising you of what to tell the Police.

CIFAS protective registration

If you instruct us to file a Protective Registration, this means that:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- Please contact us on **0800 11 88 55** if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

If you wish to receive details of the fraud prevention agency with whom we record information about you, write to us at Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL. You have a legal right to these details.

4. How to use the service

Visit the website www.nationwide.lifestyleservicesgroup.co.uk/idtheft or call our FlexPlus benefits helpline on **0800 11 88 55**

Customer Services are available:

Monday – Friday 8.00am – 8.00pm
Saturday – Sunday 9.00am – 6.00pm

Fraud Specialists are available:

Monday – Friday 9.00am – 6.00pm

Please ensure that you quote your Nationwide FlexPlus current account number and your full name and address when you call. You will be asked security questions to verify your identity.

Calls may be recorded or monitored for training / customer services purposes and/or for the prevention/detection of crime. If you prefer, you may write to:

Nationwide FlexPlus Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL

Please ensure that you quote your Nationwide FlexPlus current account number and your full name and address when you write to us.

5. General terms and conditions

Section A: Cancelling this service

You have the right to cancel this service at any time. No refund will be due upon cancellation.

- This can be done by closing your Nationwide FlexPlus current account, at which point the benefits and services of our cover will no longer be available. Please call Nationwide on **0800 11 88 55** for information on how you can close your Nationwide FlexPlus current account.
- If you cancel any of the benefits or services of your Nationwide FlexPlus current account, the account must be closed or switched to another current account that you are eligible to open.

Nationwide, or we, may withdraw a benefit or service immediately in the following circumstances:

- (a) you fail to comply with the terms & conditions of this policy. Depending on the circumstance, we may cancel your benefit or service and notify Nationwide, which will result in your Nationwide FlexPlus current account being closed;
- (b) if required to do so to comply with any law or guidance or regulatory requirement;
- (c) if we cease to provide the benefit or service to Nationwide FlexPlus current account holders;
- (d) if fraudulent activity is reasonably suspected on the account;
- (e) you fail to pay the monthly Nationwide FlexPlus current account fee or your permanent residential address is no longer in the United Kingdom.

Nationwide may withdraw benefits or services, or features, for any other valid reason such as to reflect other legitimate cost increases or reductions associated with providing the cover upon at least two months written notice to you.

Nationwide or we may withdraw the benefits or amend the terms of this policy by Nationwide giving you 30 days advance notice in writing.

Section B: Making a complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0800 11 88 55**. We will do everything possible to ensure that your query is dealt with promptly.

Alternatively, you can email LSG.Customerrelations@lifestylegroup.co.uk or write to:

Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL

Please quote your FlexPlus current account number in any correspondence. A copy of our Internal Complaints Procedure is available on request.

If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at www.financial-ombudsman.org.uk

Section C: Fraud

The personal details you supply to us during the registration (if appropriate) and / or loss reporting will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after your account expires, and for up to one year after your account expires in relation to fraud specifically.

Section D: Which law applies?

English law applies to this policy. It's written in English and all communication with you will be in English.

Section E: Communications

All communications will be in English. You can get this and other documents from Nationwide in Braille, large print or audio format. Please call Nationwide on **0800 11 88 55** or write to: Nationwide, PO Box 98, Blyth, NE24 9DL. Calls may be recorded for training and monitoring purposes.

Section F: Communicating change

We/Nationwide may make changes to these terms. We/Nationwide will only do this for objectively justifiable business, legal or operational reasons;

- changes in the law or decisions
- industry guidance or codes of practice
- to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.
- where we choose to change the level of cover.

If the change is to your benefit, We/Nationwide may make it immediately and then Nationwide will inform you.

If the change is to your disadvantage, Nationwide will tell you about it personally not less than 30 days in advance.

Nationwide will notify you of the change in one or more of the following ways:

- (a) by writing to you (at your last known address);
- (b) by display in our branches;
- (c) by display on our website;
- (d) by secure message or notice within the Internet Bank;
- (e) any other way that is reasonable and appropriate at the time.

You need to ensure that your computer is set up correctly and has the right hardware, operating system and browser for email and the Internet Bank.

Section G: How we handle your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this service. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The

information you provide to us about you will be shared with Nationwide. We may contact you by post, mobile phone, text, fax, or e-mail. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up-to-date. If you wish to do this, please contact the Customer Helpline on 0800 11 88 55. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above. If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

Section H: Use of your information by Nationwide

Any information about you and your policy may be shared within Nationwide to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify Nationwide of changes to your personal details, it is Nationwide's normal practice to update all of your accounts unless you ask Nationwide not to. If you have an account or policy with another organisation introduced or provided to you by Nationwide, you will need to contact them to update your details.

Nationwide may inform you of special offers, products and services, either by letter, telephone or e-mail. If you are a new Nationwide Building Society customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY. If you are an existing Nationwide Building Society customer your current marketing preferences will continue unless you tell Nationwide otherwise. If you have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, your request to them will not change. 'Nationwide' means Nationwide Building Society, its subsidiaries and trading divisions.

To prevent fraud and confirm the information you provide Nationwide may exchange information with other insurers.

You may transfer my information to a country that is outside the European Economic Area for the purposes of managing and administering my account and you will ensure that the security of my data is maintained.

You have the right of access to your personal records held by Nationwide and the credit and fraud agencies. Nationwide charges a fee for this service. You can ask for a copy of the leaflet 'How Nationwide uses your personal information' which will tell you how to apply for your records and explains in more detail how your information will be used by Nationwide, the fraud prevention agencies and any permitted third parties. Nationwide may make changes from time to time to this leaflet and you can obtain a copy of the most recent version at any time from a branch or online at nationwide.co.uk

Just ask in branch

Visit nationwide.co.uk/current_account

Call 0800 11 88 55



On your side



**When you have finished with
this leaflet please recycle it.**

Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on **0800 11 88 55**.

This service is provided by Lifestyle Services Group. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN. Registered in England No. 5114385.

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

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