

15 October 2015

FINAL TERMS

Nationwide Building Society
HKD 60,000,000 2.713 per cent. Notes due October 2022
issued pursuant to its U.S.\$25,000,000,000 European Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (**Conditions**) set forth in the Base Prospectus dated 28 September 2015 a base prospectus (the **Base Prospectus**) for the purposes of Directive 2003/71/EC (and amendments thereto, including Directive 2010/73/EU) (the **Prospectus Directive**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus has been published on the website of the London Stock Exchange through a regulatory information service (<http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>).

TYPE OF NOTE

- | | | |
|----|--------------------------------|-------------------------------------|
| 1. | Deposit/Ordinary/Subordinated: | Ordinary |
| 2. | Interest Basis: | Fixed Rate (see paragraph 12 below) |

DESCRIPTION OF THE NOTES

- | | | |
|----|---|---|
| 3. | New Global Note: | No |
| 4. | Form of Notes: | Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event |
| 5. | (a) Series Number: | 476 |
| | (b) Tranche Number: | 1 |
| | (c) Date on which the Notes will be consolidated and form a single Series: | Not Applicable |
| 6. | (a) Nominal Amount of Notes to be issued: | HKD 60,000,000 |
| | (b) Aggregate nominal amount of Series (if more than one issue for the Series): | HKD 60,000,000 |
| | (c) Specified Currency: | Hong Kong Dollar (HKD) |
| | (d) Specified Denomination(s): | HKD 1,000,000 |
| | (e) Calculation Amount: | HKD 1,000,000 |

7.	Issue Price:	100 per cent.
8.	Issue Date:	19 October 2015
9.	Interest Commencement Date:	Issue Date
10.	Automatic/optional conversion from one Interest Basis to another:	Not Applicable
11.	Additional Financial Centre(s)	London and New York

**PROVISIONS RELATING TO INTEREST (IF ANY)
PAYABLE**

12.	Fixed Rate Note Provisions	Applicable
(a)	Fixed Rate(s) of Interest:	2.713 per cent. per annum payable in arrear on each Fixed Interest Date
(b)	Fixed Interest Date(s):	19 October in each year, commencing on 19 October 2016, up to and including the Maturity Date
(c)	Initial Broken Amount per denomination:	Not Applicable
(d)	Fixed Coupon Amount(s) (<i>Applicable to Notes in definitive form</i>):	HKD 27,130 per Calculation Amount, subject to adjustment in accordance with the Business Day Convention set out in 12(h) below
(e)	Broken Amount(s) (<i>Applicable to Notes in definitive form</i>):	Not Applicable
(f)	Final Broken Amount per denomination:	Not Applicable
(g)	Day Count Fraction:	Actual/365 (Fixed)
(h)	Business Day Convention:	Modified Following Business Day
	• Adjusted:	Applicable
	• Non-Adjusted:	Not Applicable
(i)	Additional Business Centre(s):	New York
(j)	Determination Date(s):	Not Applicable
13.	Zero Coupon Note Provisions	Not Applicable
14.	Floating Rate Note Provisions	Not Applicable
15.	Reset Note Provisions	Not Applicable


PROVISIONS REGARDING REDEMPTION/MATURITY


16. Maturity Date: 19 October 2022, subject to adjustment in accordance with the Business Day Convention set out in 12(h) above
17. Redemption at Issuer's option: Not Applicable
18. Redemption at Noteholder's option: Not Applicable
19. Final Redemption Amount: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
20. Early Redemption Amount payable on redemption for taxation reasons or on an Event of Default: HKD 1,000,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THIS ISSUE OF NOTES

21. U.S. Selling Restrictions: Reg S Compliance Category 2: TEFRA D

Signed on behalf of **NATIONWIDE BUILDING SOCIETY**

By: 
Duly Authorised

By: 
Duly Authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (a) Listing and Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's regulated market and listing on the Official List of the UK Listing Authority with effect from the Issue Date
- (b) Estimated of total expenses related to admission to trading: £360

2. RATINGS

- Ratings: The Notes to be issued are expected to be rated:
- Moody's Investors Service Limited: A1
Standard & Poor's Credit Market Services Europe Limited: A
Fitch Ratings Ltd.: A

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Hongkong and Shanghai Banking Corporation Limited (the **Dealer**), so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business

4. YIELD

- Indication of yield: 2.713 per cent. per annum

5. OPERATIONAL INFORMATION

- (a) ISIN: XS1308719845
- (b) Common Code: 130871984
- (c) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): Not Applicable
- (d) Names and addresses of additional Paying Agent(s) (if any): Not Applicable