nationwide

**Nationwide Building Society**
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Dame Meg Hillier
Chair of the Treasury Select Committee
House of Commons
Palace of Westminster
London
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Sent via email:

20 March 2026

Dear Dame Hillier,

Thank you for inviting me to give evidence at the Committee's hearing on Financial Inclusion on Wednesday 4 March and to reflect on how the National Financial Inclusion Strategy can deliver long-term, sustainable progress. I welcomed the opportunity to support the Committee's important work and to outline the steps Nationwide Building Society is taking to ensure all customers– regardless of age, ability, access need, or circumstance – can access financial services in the way that best suits them.

During the session I was asked to provide further detail on the Society's work to promote digital inclusion and to support customers who may find the transition to digital services more challenging.

Digital exclusion significantly impacts financial resilience. Research conducted with WPI Economics last year estimates that the wellbeing impact of digital exclusion carries a monetary cost of £16.9 billion per year, with a further £568 million lost annually due to the combined effect of digital and financial exclusion through scams[1]. Evidence from the FCA and Parliament shows that when a last branch in town closes, people who rely less on digital banking, such as older or disabled people, those in poorer health or with lower financial capability, and those in rural areas, experience a significant reduction in financial resilience[2].

Nationwide is committed to supporting in person services through our 696 strong branch network, while also advancing digital inclusion by improving digital accessibility, strengthening digital confidence, and investing in community support initiatives. Together, these efforts underline that maintaining accessible banking channels and building digital capability are essential, not optional.

**Improving Digital Accessibility**

Nationwide has taken several steps to help improve digital accessibility:

- **Website and App usability:** The Nationwide website has just been re-accredited for its high levels of accessibility, securing WCAG 2.2 AA standard. The Nationwide app is currently going through re-

[1] WPI Economics 'Younger generations at serious risk of digital and financial exclusion' May 2025
[2] Financial Conduct Authority, "Financial Lives Survey," FCA Research Publications, accessed December 2025, https://www.fca.org.uk/research

accreditation and the internet bank is also in the process of modernisation, which will see these standards met as the new design is rolled out. In addition, Nationwide is also one of the few websites to offer full British Sign Language (BSL) translation, recognising that the first language of many BSL users is not English. Exploration to apply this to the Virgin Money website is also underway.

- **Tackling Data Poverty:** Through our relationship with the Good Things Foundation, all Virgin Money branches and banking hubs act as "National Databanks", providing free SIM cards to people experiencing data poverty, regardless of who they bank with. Since 2024, we have provided almost 6,000 SIM cards, enabling individuals to access essential online services such as job interviews, healthcare appointments and staying connected with friends and family. We also hold a range of case studies demonstrating the impact of this support from helping people experiencing homelessness to securing employment and maintaining vital social connections, which we would be happy to share with the Committee.
- **Project Nemo:** Last year, Nationwide sponsored Project Nemo's research into the everyday banking barriers experienced by people with a learning disability. Building on these findings, we will be piloting new support for digital journeys for customers with cognitive accessibility needs. This will focus on people who rely on trusted third parties to manage their money but face an increased risk of financial exclusion due to a lack of flexible and suitable options when Legal Power of Attorney or Deputyship arrangements are not appropriate. This issue commonly affects people with a learning disability, individuals with mental health conditions and those who are neurodivergent.

**Building Digital Skills and Confidence**

We also offer a number of services to help build digital confidence:

- **Digital Lessons**: We offer free digital skills lessons across our Nationwide branches. The core purpose is to help people build the confidence to use the internet safely, stay connected and independent. Our digital lessons are therefore open to all local citizens, irrespective of whether they are Nationwide customers or not. There are six modules which cover topics like setting up a device, staying safe online, communicating digitally and using digital for day-to-day activities like banking, shopping, healthcare and finding a job.
- To date, over 7k people have attended one of the 1,261 events held across our branch network. Given our strategy of channel of choice and the remit to include non-customers, our goal isn't to get recipients of digital lessons using Nationwide's digital services and we therefore don't measure this directly. Instead, before the lesson starts, we ask attendees to rate their knowledge of the topics out of ten with the average score being 6. We then survey attendees after the events and see an average score at 9 with all attendees reporting higher levels of confidence in their digital skills.
- As a result of this progress and feedback received, from June we will be extending the lesson content to include Online Healthcare, Later Life Planning, Carers Support and a Digital Basics module for those that need the most support to get started. We are also piloting events in community venues to broaden access and increase the size of the potential audience. This is reflected in our ambition for 10k people to attend in the year ahead.
- In addition, our Virgin Money branches support "Learn My Way", signposting customers to the free Good Things Foundation online platform to help them improve their digital skills and boost digital confidence.
- **iPad Tutorials**: In selected Nationwide branches, colleagues use iPads to provide hands-on demonstrations of our digital services, allowing customers to learn at their own pace in a supportive environment.
- **Scam Checker Service:** Nationwide's Scam Checker service, which is available both online and in-branch, helps to protect customers from fraud by enabling them to verify suspicious payments and receive expert guidance from trained colleagues.

**Community Support Initiatives**

The Virgin Money Foundation is delivering significant community impact through digital inclusion initiatives, including:

- £2.8 million awarded through the Building Digital Skills Fund, supporting over 33,000 people.

- £594,000 distributed through the Volunteer and Connect Fund to supply digital resources to schools, supporting more than 46,000 children.
- A Digital Champions programme that has trained over 400 Virgin Money colleagues to volunteer in local communities, helping people overcome digital barriers.

Collectively, these initiatives form a core part of our commitment to ensuring that no customer is left behind as the financial services sector evolves. They help build the skills, confidence, and access needed for customers to benefit fully from both digital and in-person financial services.

We would be very pleased to welcome members of the Committee to one of our branches to discuss this work in more detail.

Yours sincerely,

**Stephen Noakes**
Director of Retail