

BUSINESS SAVINGS

# About our Business Savings accounts



**Nationwide**

On your side

# About us

## Why choose Nationwide

We've been helping our customers to make the most of their personal savings for more than 160 years.

We could help you make the most of your business savings too.

### Here's what you could enjoy

1. A choice of accounts offering different levels of access, which are also available to Charities and other sectors, like Education and Social Housing.
2. Competitive rates, with our variable rate accounts paying up to twice the amount of interest offered by some high street banks.
3. Security. We have strong credit rating grades to give you the reassurance that your business savings are safe and secure.
4. UK based telephone Business Savings team and regional Relationship Managers, dedicated to the needs of more complex businesses.
5. Regular statements to help you keep track of your money and complimentary savings reviews if your savings needs and goals change.

And we're a building society, so whether it's the products and services we provide, the charities and causes we support or the communities we serve, we have a responsibility to you, our customers, to be open and honest and to treat you fairly.

These principles affect everything we do.

You can learn more about Nationwide and view our results and accounts at [nationwide.co.uk/about](https://www.nationwide.co.uk/about)

# Accounts to fit your business needs

## Business or Corporate

Depending on your needs and the size of your business you could apply for either a Business Saver or a Corporate Saver account. Here's a checklist to help you decide.

### Business Saver

Our Business Saver accounts could be perfect for you if your business:

- employs up to 250 people
- has a turnover or assets of up to £45 million
- is a UK incorporated entity, for example a Limited Company (that is also incorporated in the UK), Charity, Housing Association, Club, Sole Trader or Partnership.
- could benefit from the dedicated support of a Relationship Manager to help you flex your savings plans as and when you need to.

OR

### Corporate Saver

Our Corporate Saver accounts could be perfect for you if your business:

- is a UK incorporated entity, for example a Limited Company (that is also incorporated in the UK), Charity, Housing Association or Club.
- could benefit from the dedicated support of a Relationship Manager to help you flex your savings plans as and when you need to.

You can apply online at [nationwidecommercial.co.uk](https://nationwidecommercial.co.uk) or call our Business Savings team on **0800 66 55 11**. We're here Monday to Friday from 9am to 5pm, except bank holidays.

# Our Business Savings accounts

Make your business savings work as hard as you do

We offer a choice of Instant, Notice and Fixed Rate accounts and all are available to both Business and Corporate savers. You could choose one account or spread your savings over a number of accounts to make the most of both flexibility and rate.

## Instant Saver

- Earn a competitive rate of interest (variable).
- Business Savers can pay in as often as they like, with a minimum deposit of £10,000, up to a maximum balance of £10 million.
- Corporate Savers can pay in as often as they like, with a minimum deposit of £100,000, up to a maximum balance of £25 million.
- Choose to have your interest paid monthly or annually to this or another account.
- Take money out when you need to (at least £500).

OR

## 95 Day Saver

- Earn a competitive rate of interest (variable).
- Business Savers can pay in as often as they like, with a minimum deposit of £10,000, up to a maximum balance of £10 million.
- Corporate Savers can pay in as often as they like, with a minimum deposit of £100,000, up to a maximum balance of £25 million.
- Choose to have your interest paid monthly or annually to this or another account.
- Withdraw money (at least £500) or close the account with 95 days' notice.

OR

## Fixed Rate Saver

- Earn our highest rates of Business Savings interest.
- Choose from 6 Month Fixed Rate or 1 Year Fixed Rate.
- Business Savers can make a single deposit of between £10,000 and £10 million. You won't be able to make a withdrawal during the fixed rate period.
- Corporate Savers can make a single deposit of between £100,000 and £25 million. You won't be able to make a withdrawal during the fixed term of the account.
- Interest is earned cumulatively from the day you pay into the account and paid when your account matures.

# How our accounts work

## At a glance

- All our accounts are operated by post, fax or email and only one offers instant access, making it less likely for you to dip in to your savings unless you need to.
- To pay money into an Instant Saver or 95 Day Saver account you can arrange a regular payment or pay in when you can. Just set up an electronic transfer, pay by BACS or send us a cheque.

- If you choose a Fixed Rate Saver account, you'll make a single deposit and earn our highest rates of interest.

Once your account or accounts are open we'll send you a welcome letter and full details of how to make the most of your new account(s).

If your business or organisation wants to make a deposit of £1 million or above, you may want to book an appointment with one of our Relationship Managers who are dedicated to supporting the business savings needs of larger or more complex businesses.

Visit [nationwidecommercial.co.uk/contact-us](https://nationwidecommercial.co.uk/contact-us) for details.

See our latest rates and apply now at  
[nationwidecommercial.co.uk](http://nationwidecommercial.co.uk)

Visit [nationwidecommercial.co.uk/contact-us](http://nationwidecommercial.co.uk/contact-us) to get  
in touch with one of our regional Relationship Managers

Alternatively, you can talk to a member  
of the Business Savings team

Call **0800 66 55 11**

We're here to help Monday to Friday, 9am to 5pm,  
except bank holidays



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All our accounts are for your short and long term business savings needs.  
They are not suitable for use as a business current account or the day to  
day transactions of running a business.

You can order all our publications in large print, Braille, or audio recording. Just let us know  
by calling **0800 66 55 11** or emailing us at [commercial.deposits@nationwide.co.uk](mailto:commercial.deposits@nationwide.co.uk)

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768. Nationwide's head office is at Nationwide House, Pipers Way, Swindon SN38 1NW.