

About our Business Savings accounts

 **Nationwide**

Building Society



Why choose Nationwide?

We've been helping our customers to make the most of their personal savings for more than 130 years.

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

The Nationwide difference

Whether it's through the products and services we provide, the charities and causes we support or the communities we serve, we are always striving to do the best for our customers. Here's what we can offer

1. The world's largest building society with our products being re-invested for the benefit of our customers.
2. A choice of accounts which are also open to charities, education and social housing sectors.
2. Competitive rates with our variable rate accounts paying up to twice the amount of interest offered by some high street banks.
3. Strong credit ratings as one of the UK's strongest high street financial institutions.
4. UK based telephone Business Savings team and regional Relationship Managers, dedicated to the needs of more complex businesses.
5. Regular statements and complimentary savings reviews if your savings needs and goals change.
6. Great service for our customers.

Every decision we make as a business is underpinned by our core values of decency, fairness and dependability. Doing the right thing for our customers is at the heart of what we do.

You can find out more about us and view our results and accounts at nationwide.co.uk/about

Accounts to fit your business needs

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 based entity, for example a limited company, 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 based entity, for example a limited company, 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 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 choice of accounts

We offer a choice of Instant, Notice and Fixed Rate accounts which 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 Access Accounts

- Earn a competitive rate of interest (variable).
- Business Savers can pay in as often as they like, with a minimum deposit of £5,000, 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 (with a minimum withdrawal of £500).

OR

Notice Accounts

- Earn a competitive rate of interest (variable) with our 45 or 95 Day Saver accounts
- Business Savers can pay in as often as they like, with a minimum deposit of £5,000, 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 (with a minimum withdrawal of £500) or close the account with 45 days' notice or 95 days' notice (depending on the account you choose).

OR

Fixed Rate Accounts

- Lock your money away for a fixed rate in one of our Fixed Rate Saver accounts (6 months, 1, 2, 3 and 5 year options available)
- Business Savers can make a single deposit of between £5,000 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.
- Where the term of your fixed rate is 1 year or less, Interest is earned cumulatively from the day you pay into your account and added when your account matures.
- Where the term of your fixed rate exceeds 1 year, Interest is earned cumulatively from the day you pay into your account and added to your account on each anniversary.

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, 45 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 a fixed rate of interest.
- Once your account or accounts are open we'll send you a welcome pack by email or in the post 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 for details.

See our latest rates and apply now at
nationwidecommercial.co.uk

Visit 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



Best Business Variable Rate
Deposit Account Provider

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

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 [fca.org.uk](https://www.fca.org.uk). Nationwide's head office is at Nationwide House, Pipers Way, Swindon SN38 1NW.