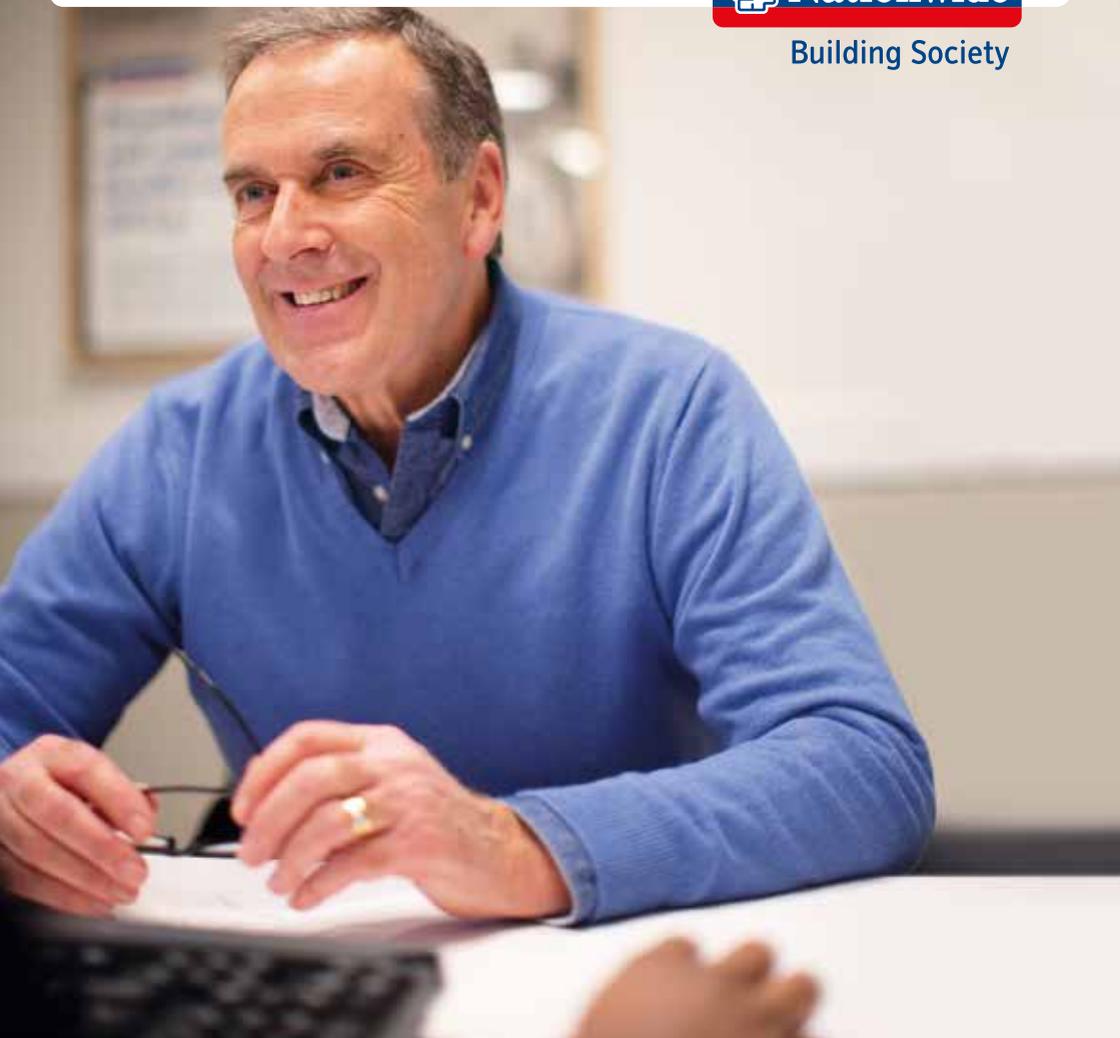


# A guide to using your Corporate Saver account



Building Society



Our Corporate Saver accounts are designed to meet your short and long term business savings needs and to help your money grow.

So whether you have a Corporate Fixed Rate Saver, Corporate 45, 95 or 125 Day Saver, a Corporate Instant Saver or a combination of these, here's how they work.

If you've got any questions, just give us a call on 0800 66 55 11. We're here to help Monday to Friday, 9am to 5pm except Bank Holidays.

# Managing your savings

## Paying your money in

### Corporate Fixed Rate Saver

If you have a Corporate Fixed Rate Saver, you'll make a single deposit of between £100,000 and £25 million when you open your account.

### Corporate 45, 95 or 125 Day Saver

If you have a Corporate 45, 95 or 125 Day Saver account you can pay in as often as you like. The initial minimum payment is £100,000. After you've made your initial payment there's no minimum amount for future deposits, and you can have a balance of up to £25 million (plus any accrued interest).

### Corporate Instant Saver

If you have a Corporate Instant Saver account you can pay in as often as you like. The initial minimum payment is £100,000. After you've made your initial payment there's no minimum amount for future deposits, and you can have a balance of up to £25 million (plus any accrued interest).

## Four ways you can pay in to your Nationwide account from another account

1. **Ask your bank to send the amount you want to pay in by Direct Electronic Transfer** (in sterling). It's quick and convenient. However, they may charge you to do it. Your money will start earning interest straightaway if it's paid in before 4pm, or the next working day if after 4pm.
2. **Arrange a BACS or online banking transfer.** You can do this from any sterling account in the UK. Just check with your bank to find out which method they use and how long it'll take.
3. **Ask us to arrange a transfer from another Nationwide Business Savings account.** Just complete our 'Withdrawing money from your Business Savings account' form and send your request to us by post, fax or emailed PDF.
4. **You can also pay in to your account by cheque,** although it's important to be aware that if you deposit a cheque drawn on a UK bank then you'll earn interest from the next working day following the working day we receive it. You'll be able to make withdrawals at the end of the next working day following the working day we receive it. If you do want to pay in by cheque, please make it payable to Nationwide Building Society and **write your company name and Business Saver account name and number on the back.** Then post it to Business Savings, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

## Our bank details

You'll need these to make a payment by Direct Electronic Transfer, BACS or online banking transfer.

|                                  |   |
|----------------------------------|---|
| <b>Address</b>                   | Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW |
| <b>Nationwide account name</b>   | Nationwide Building Society   |
| <b>Nationwide sort code</b>      | 40-02-50  |
| <b>Nationwide account number</b> | 01343556  |
| <b>Your payment reference</b>    | Your Corporate Saver account number, followed by your company name.             |

# Managing your savings

## Taking your money out

### Corporate Fixed Rate Saver

If you have a Corporate Fixed Rate Saver you're unable to withdraw money for the duration of the account term.

### Corporate 45, 95 or 125 Day Saver

If you have a Corporate 45, 95 or 125 Day Saver account you can take money out as often as you like as long as you tell us 45, 95 or 125 days before you'd like to receive your money. The minimum withdrawal amount is £500.

### Corporate Instant Saver

If you have a Corporate Instant Saver account you can withdraw money as and when you need too. The minimum withdrawal amount is £500.

## Making a withdrawal from your account

If you've already given us your nominated account details just visit [nationwidecommercial.co.uk/help-and-support/guides-and-forms](https://nationwidecommercial.co.uk/help-and-support/guides-and-forms) to download our 'Withdrawing money from your Business Savings account' form.

Once you've filled out the form you can send it to us by post, fax or email using the details below.

If you haven't already set up a Nominated Account for us to send your funds to, give us a call on **0800 66 55 11** to set one up.

|              |  |
|--------------|--|
| <b>Email</b> | BusSav.Ops@nationwide.co.uk  |
| <b>Fax</b>   | 01604 852 810  |
| <b>Post</b>  | Business Savings, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW. |

# Fees and charges

There are no fees and charges applicable to our Corporate Saver accounts.

# Keeping you up to date

## Account statements

### Corporate Instant and Corporate 45, 95 or 125 Day Saver accounts

If you have a Corporate Instant, 45, 95 or 125 Day Saver account, we'll send you an annual statement each April showing the interest your account has earned. We'll also send you a monthly statement if there have been any transactions on your account during that period.

And if you'd like to ask for a one off statement, just call us on **0800 66 55 11** or email us at [BusSav.Ops@nationwide.co.uk](mailto:BusSav.Ops@nationwide.co.uk) to request one.

### Corporate Fixed Rate Saver accounts

If you have a Corporate Fixed Rate Saver account, we'll send you a closing statement when your fixed term ends and your account matures. If your term is over 1 year you will get an annual statement and a statement on maturity.

## Interest rates

Please call your Relationship Manager or a member of our Business Savings team on **0800 66 55 11** to find out our latest Corporate Saver rates.

For more information about interest rates, please take a look at your 'Business Savings accounts Terms and conditions'.

## How interest works

### Corporate Instant Saver and Business 45, 95 or 125 Day Saver accounts

Your account must have a minimum balance of £100,000 for interest to be paid on it. If the balance drops below £100,000 then no interest will be paid. The account can remain open with any balance of at least £1.

Your interest is calculated on the amount of cleared funds in your account every day.

The interest you earn will be added to your Nationwide Corporate Saver account or paid in to your nominated account monthly or annually, depending on the preference you gave when you opened your account.

### Corporate Fixed Rate Saver accounts

If you have a Corporate Fixed Rate Saver, your interest will be:

- added to the balance and paid on maturity of the account for the 6 Month Saver and the 1 Year Saver.
- capitalised annually and added to the account on each anniversary date if the term of the account exceeds 1 year.

## When your Fixed Rate Saver account matures

If you have a Corporate Fixed Rate Saver account we'll contact you before your account matures to help you arrange the next step for your savings.

If you're unable to decide what you'd like to do next by the time your account matures, we'll transfer your closing balance into an instant access Maturity Reserve account which has a variable interest rate.

When your account matures we'll send you a statement to let you know the rate of interest you'll receive from the Maturity Reserve account, which will pay interest annually.

# If your needs change

If your corporate savings needs change or if you haven't reviewed your accounts in a while, you may want some help to check or re-shape your savings approach.

Just call your Business Savings team on **0800 66 55 11**.

## Opening another Nationwide Corporate Saver account

Take a look at our latest accounts and rates at [nationwidecommercial.co.uk/savings](https://nationwidecommercial.co.uk/savings). You can apply online, or alternatively you can talk to a member of the Business Savings team on **0800 66 55 11**.

### How to open additional Corporate Saver accounts

If you wish to open an additional Corporate Saver account, you can do so by completing and returning an Additional Account Form to us. Information on how to return this to us is provided on the form.

#### Additional Account Form

You can get an Additional Account Form by visiting [nationwidecommercial.co.uk/help-and-support/guides-and-forms](https://nationwidecommercial.co.uk/help-and-support/guides-and-forms) or by calling us on **0800 66 55 11**.

The form needs to be signed in accordance with your account mandate and also enables you to move money from your existing Corporate Saver accounts into your new account and to close any accounts that you no longer require at the time of applying for your new account.

#### How long will it take to open?

If we have all the information we need, your account will be opened within 3-5 working days from the date we receive your Additional Account Form. If there have been any changes since applying for your Corporate Saver account, we may have to ask for more information. Once your account has been opened, we will send you a new account welcome pack by email (unless you tell us to send it by post).

## Changing your existing Corporate Saver account

You may wish to change your Corporate Saver account type, for example from an Instant Saver to a 95 Day Saver. You can do this by completing and returning a Change of Account Form to us. Information on how to return this to us is provided on the form.

### Change of Account Form

You can get a Change of Account form by visiting [nationwidecommercial.co.uk/help-and-support/guides-and-forms](https://nationwidecommercial.co.uk/help-and-support/guides-and-forms) or by calling us on **0800 66 55 11**.

#### How long will it take to change?

For Corporate Instant Saver accounts, if we have all the information we need, your account will be changed within 3-5 working days from the date we receive your change of account request.

A notice period may apply if you'd like to change your Corporate 45, 95 or 125 Day Saver account. You can find out if a notice period applies by calling **0800 66 55 11**.

Please be aware that if you currently have one of our Fixed Rate Saver accounts, these can't be changed until your account matures.

# Get in touch

## Call us if you need support

If you have a question or need support, call us on **0800 66 55 11**.

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

## Tell us how we're doing

Customer satisfaction is central to our heritage. If you have any feedback to help us improve our service, products or communication, please let us know. Email [commercial.deposits@nationwide.co.uk](mailto:commercial.deposits@nationwide.co.uk)

## If something goes wrong

If something goes wrong, please let us know and we'll do all we can reasonably do to put it right. Call us on **0800 66 55 11** or write to us at: **Business Savings, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.**

If you're not satisfied with the way we have dealt with your complaint and you're one of the following:

- A business with an annual turnover of up to £6.5 million and either employ less than 50 people or have a balance sheet of up to £5 million.
- Charity with an annual income of less than £6.5million.
- Trust with a net value of less than £5million.

You can also refer your complaint to FOS first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. FOS 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](http://www.financial-ombudsman.org.uk)

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For more information on our Corporate Saver accounts, visit [nationwidecommercial.co.uk/contact-us](https://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.

Full details of Terms and Conditions on these accounts can be found at [nationwidecommercial.co.uk/savings](https://nationwidecommercial.co.uk/savings)

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 [fca.org.uk](https://www.fca.org.uk). Most Business and Corporate Saver accounts are not regulated. Some businesses and charities may be eligible for protection under the Financial Services Compensation Scheme (FSCS).

Nationwide's head office is at Nationwide House, Pipers Way, Swindon SN38 1NW.

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