

About our Business Savings accounts

Why choose Nationwide?

As the world's largest building society, we've been helping people 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're always striving to do the right thing on behalf of our customers. And if you decide to save with us, here are just a few of the things you could benefit from too:

- A choice of savings accounts that are available to a range of businesses and organisations, including the charitable and educational sectors.
- Dedicated support for your business, with tailored service delivered by our UK-based telephone Business Savings team and Regional Relationship Managers.
- Strong credit ratings, making us one of the UK's strongest high street financial institutions.
- Regular statements that allow you to keep track of your savings – giving you the ability to adjust and adapt, should your business goals change.

Plus, because we're a building society, we're free to reinvest more of our profits to improve the products and services we offer. In fact, we're already reinvesting 1% of our pre-tax profits for the benefit of our customers.

You can find out more about us including information on 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:

- Has an annual turnover of less than £10 million.
- Is a UK based entity, for example a limited company, charity, club, sole trader or partnership.

OR

Corporate Saver

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

- Has an annual turnover of £10 million or above.
- Is a UK based entity, for example a limited company, charity 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. Visit nationwidecommercial.co.uk/contact-us to get in touch with one of our Regional Relationship Managers.

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 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 initial 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 initial deposit of £100,000 to earn interest, 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 Notice accounts.
- Business Savers can pay in as often as they like, with a minimum initial 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 initial deposit of £100,000 to earn interest, 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 and subject to notice period) or close the account after your notice period ends.

OR

Fixed Rate Accounts

- Lock your money away for a fixed rate in one of our Fixed Rate Saver accounts.
- 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 rate period.
- If the term of the account is 1 year or less, interest is calculated daily and paid upon maturity.
- If the term of the account is greater than 1 year, interest is calculated daily, capitalised annually and added to the account on the anniversary date.

At a glance

- All our accounts are operated by post, fax or email.
- To pay money into an Instant Saver or Notice 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 has a turnover of £10 million or more, 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

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 is not responsible for the content of external websites. Nationwide's head office is at Nationwide House, Pipers Way, Swindon SN38 1NW.

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

BusinessSavings@nationwide.co.uk