nationwide

Business Savings

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

nationwide.co.uk/business
BusinessSavingsOperations@nationwide.co.uk

0800 66 55 11 (option 2)

02 SEP 2025

Attn of The Town Clerk
Cowes Town Council
Town Council Office
Northwood House
Ward Avenue
Cowes
United Kingdom
PO31 8AZ

26 August 2025

Your Business Fixed Rate Saver account is about to mature. What would you like to do next?

Dear **Ms. Faulkner**,

Thank you for choosing to save with Nationwide.

Your **Business 1 Year Saver Issue 27 - Annual** account ****2007** with an interest rate of **4.25%** AER/ gross p.a. (fixed), matures on **16 September 2025** with a balance of **£128,671.65** plus interest and **it's time to decide what you'd like to do next with your savings.**

Here are your options:

1 - Keep your savings with Nationwide
You can decide to keep your money with us by

- Keeping your savings in one of our Fixed Rate accounts; or
- Moving your savings into an Instant Access or Notice account

You can do this by simply filling out the Business Fixed Rate Saver Maturity Instructions form sent with this letter and posting it back to us using the pre-paid envelope provided. Alternatively, you can scan and email it back to us at **BusinessSavingsOperations@nationwide.co.uk.**

The enclosed Summary Boxes set out the key features of our range of Business Saver accounts. For full account details, please refer to the enclosed terms and conditions or visit our website at **nationwide.co.uk/business/business-savings**

Please find our latest interest rates available to you in the table overleaf.

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

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.
CS107 AUG2025

	Annual interest		Monthly interest	
	AER	Gross p.a.	AER	Gross p.a.
Business Instant Saver	**1.55%**	1.55%	**1.51%**	1.50%
Business 35 Day Saver	**2.60%**	2.60%	**2.58%**	2.55%
Business 95 Day Saver	**3.40%**	3.40%	**3.40%**	3.35%
Business 125 Day Saver	**3.50%**	3.50%	**3.51%**	3.45%
Business 6 Month Saver	**3.94%**	3.90%	Please note: Monthly interest is not available for Fixed Rate Saver accounts. Please refer to our Terms and Conditions for further details how interest work for these accounts.	
Business 1 Year Saver	**3.60%**	3.60%		
Business 18 Month Saver	**3.50%**	3.50%		

Please note all published rates are subject to change and can be withdrawn at any time, therefore the rates above can't be guaranteed. For the most up to date published rates please visit **nationwide.co.uk/business/business-savings.**

2 - Take some time to think about your next steps
If we don't hear from you by the date your account matures, we'll place your savings into a Nationwide Maturity Reserve Account for safe keeping until you decide what you'd like to do next.

Our Maturity Reserve Account pays a variable rate of interest, which is currently **1.55%** AER / gross p.a. For more information on the Maturity Reserve Account, please refer to the enclosed Maturity Reserve Account Summary Box and Product Terms and Conditions.

We'll confirm the interest rate you'll be earning when we send you your opening statement. You'll also be bound by the Business Savings General Terms and Conditions and the Product Specific Terms and Conditions thereafter.

3 - Close your account
If you want to close your account, we can arrange to pay the funds into your nominated account. Just complete the Business Fixed Rate Saver Maturity Instructions form and post it back to us using the pre-paid envelope provided.

Let us know if you need help
If you'd like to talk through your options or have any questions, please **call us on 0800 66 55 11.** We're here Monday to Friday from 9am to 5pm, except on bank holidays.

We look forward to helping you continue making the most of your savings.

Yours sincerely,
Nationwide Business Savings Team

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Business Instant Saver Accounts

Issue 10

Effective from 17 October 2023

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business Instant Saver.

If there's a conflict between the General Terms and Conditions and these Business Instant Saver conditions, these Business Instant Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000 and if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
2. The maximum balance for this account is £10 million.
3. The account can remain open with a balance above £1.
4. If you have an annual interest account, we'll pay you interest on 31 March into your account. We also pay interest when you close your account and this interest will be added to the capital value of your account.
5. If you wish, you can choose to pay your annual interest into either:

   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions) or

   (ii) any other Business Saver Account that you hold with us.
6. If you have a monthly interest account, you can add your monthly interest to your account or choose to pay it into either:

   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or

   (ii) any other Business Saver Account that you hold with us.

   We pay monthly interest into your account on the last working day of each calendar month. If you've told us to pay your monthly interest to another account under this condition, the interest is paid on the first working day of each calendar month. We also pay interest when you close your account and we add this to the capital value of the account.
7. There are currently no charges payable in respect of this account.
8. You have instant access to the money in your account provided funds have cleared and are available for withdrawal. The minimum amount you can withdraw is £500.
9. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
10. You may close the account at any time for any reason provided that you give us 5 working days' notice. If you ask us to close your account we'll treat this as a withdrawal of your consent to any payment transactions unless it is too late to withdraw your consent.
11. After opening the account you may transfer the balance to another account with us or have your money returned without notice or charge, provided that you tell us of your intention within 14 days from the date the account was opened. If your original deposit was by cheque, you can't transfer or close the account until your cheque has cleared through the banking system.

Business 35 Day Saver Accounts

Issue 3

Effective from 12 October 2023

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 35 Day Saver. If there's a conflict between the General Terms and Conditions and these Business 35 Day Saver conditions, these Business 35 Day Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000 and if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
2. The maximum balance for this account is £10 million.
3. The account can remain open with a balance above £1.
4. If you have an annual interest account, we'll pay you interest on 31 March into your account. We also pay interest when you close your account and this interest will be added to the capital value of your account.
5. If you wish, you can choose to pay your annual interest into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.
6. If you have a monthly interest account, you can add your monthly interest to your account or choose to pay it into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.

   We pay monthly interest into your account on the last working day of each calendar month. If you've told us to pay your monthly interest to another account under this condition, the interest is paid on the first working day of each calendar month. If the interest due is less than £1 it will be added to your account even if you have told us to pay your monthly interest to another account. We also pay interest when you close your account and we add this to the capital value of the account.
7. You can only access your funds if you give 35 days' notice. You won't be able to get access to your funds earlier by paying an early access charge. The minimum amount you can withdraw is £500. Notice starts on the day we receive complete instructions from you, provided we get them before 4pm. If we receive a notice when our office is closed or after 4pm on a working day, then we'll process it on the next working day. If your notice expires on a day when our office isn't open for banking business, we'll act on your withdrawal on the next working day. Your balance needs to cover the total of all active notice requests.
8. We don't accept instructions or requests to place deposits on constant or rolling notice.
9. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change. Where the change in the interest rate is not favourable to you, you may close your account at any time up to 30 days from the date we notify you of the change without paying any extra charges or interest for closing the account before the applicable notice period.
10. After opening the account you may transfer the balance to another account with us or have your money returned without notice or charge, provided that you tell us of your intention within 14 days from the date the account was opened. If your original deposit was by cheque, you can't transfer or close the account until your cheque has cleared through the banking system.

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CS824OCT2023

Business 95 Day Saver Accounts

Issue 12

Effective from 02 November 2023

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 95 Day Saver. If there's a conflict between the General Terms and Conditions and these Business 95 Day Saver conditions, these Business 95 Day Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000 and if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
2. The maximum balance for this account is £10 million.
3. The account can remain open with a balance above £1.
4. If you have an annual interest account, we'll pay you interest on 31 March into your account. We also pay interest when you close your account and this interest will be added to the capital value of your account.
5. If you wish, you can choose to pay your annual interest into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.
6. If you have a monthly interest account, you can add your monthly interest to your account or choose to pay it into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.

   We pay monthly interest into your account on the last working day of each calendar month. If you've told us to pay your monthly interest to another account under this condition, the interest is paid on the first working day of each calendar month. If the interest due is less than £1 it will be added to your account even if you have told us to pay your monthly interest to another account. We also pay interest when you close your account and we add this to the capital value of the account.
7. You can only access your funds if you give 95 days' notice. You won't be able to get access to your funds earlier by paying an early access charge. The minimum amount you can withdraw is £500. Notice starts on the day we receive complete instructions from you, provided we get them before 4pm. If we receive a notice when our office is closed or after 4pm on a working day, then we'll process it on the next working day. If your notice expires on a day when our office isn't open for banking business, we'll act on your withdrawal on the next working day. Your balance needs to cover the total of all active notice requests.
8. We don't accept instructions or requests to place deposits on constant or rolling notice.
9. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change. Where the change in the interest rate is not favourable to you, you may close your account at any time up to 30 days from the date we notify you of the change without paying any extra charges or interest for closing the account before the applicable notice period.
10. After opening the account you may transfer the balance to another account with us or have your money returned without notice or charge, provided that you tell us of your intention within 14 days from the date the account was opened. If your original deposit was by cheque, you can't transfer or close the account until your cheque has cleared through the banking system.

Business 125 Day Saver Accounts

Issue 4

Effective from 24 November 2022

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 125 Day Saver. If there's a conflict between the General Terms and Conditions and these Business 125 Day Saver conditions, these Business 125 Day Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000 and if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
2. The maximum balance for this account is £10 million.
3. The account can remain open with a balance above £1.
4. If you have an annual interest account, we'll pay you interest on 31 March into your account. We also pay interest when you close your account and this interest will be added to the capital value of your account.
5. If you wish, you can choose to pay your annual interest into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.
6. If you have a monthly interest account, you can add your monthly interest to your account or choose to pay it into either:
   (i) your Nominated Account (as defined in Section B of the General Terms and Conditions), or
   (ii) any other Business Saver Account that you hold with us.

   We pay monthly interest into your account on the last working day of each calendar month. If the interest due is less than £1 it will be added to your account even if you have told us to pay your monthly interest to another account. If you've told us to pay your monthly interest to another account under this condition, the interest is paid on the first working day of each calendar month. We also pay interest when you close your account and we add this to the capital value of the account.
7. You can only access your funds if you give 125 days' notice. You won't be able to get access to your funds earlier by paying an early access charge. The minimum amount you can withdraw is £500. Notice starts on the day we receive complete instructions from you, provided we get them before 4pm. If we receive a notice when our office is closed or after 4pm on a working day, then we'll process it on the next working day. If your notice expires on a day when our office isn't open for banking business, we'll act on your withdrawal on the next working day. Your balance needs to cover the total of all active notice requests.
8. We don't accept instructions or requests to place deposits on constant or rolling notice.
9. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change. Where the change in the interest rate is not favourable to you, you may close your account at any time up to 30 days from the date we notify you of the change without paying any extra charges or interest for closing the account before the applicable notice period.
10. After opening the account you may transfer the balance to another account with us or have your money returned without notice or charge, provided that you tell us of your intention within 14 days from the date the account was opened. If your original deposit was by cheque, you can't transfer or close the account until your cheque has cleared through the banking system.

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CS737 DEC 2023

Business 6 Month Saver Account

Issue 23

Effective from 16 May 2025

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 6 Month Saver.
If there's a conflict between the General Terms and Conditions and these Business 6 Month Saver conditions, these Business 6 Month Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000.
2. The maximum balance for this account is £10 million.
3. Interest is calculated daily and will be paid and added to the balance upon maturity of the account. Where the maturity date falls on a weekend or bank holiday, interest will be paid on the next working day.
4. The rate of interest paid is fixed for the term of the account. The term starts from the date your deposit is paid to your account and matures at the end of the fixed term. See the `Paying money in' conditions in the General Terms and Conditions for details of how long certain payment types take to clear. Please also refer to the information you were given when you opened your account which has the term of the account, the interest rate and when interest is paid to you.
5. You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your Business 6 Month Saver Account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.
6. We'll write to you in advance to let you know when your fixed rate is maturing.
7. If we don't hear from you when the fixed term comes to an end the account will be moved into a Maturity Reserve Account.
8. Our fixed rate accounts are limited offers and we may withdraw rates at any time before the account is opened. You can check our latest rates by calling us on **0800 66 55 11** or going to **nationwide.co.uk/business**.

Maturity Reserve Account

9. The minimum balance to earn interest is £5,000, if your account balance falls below the minimum balance you will not earn interest on the balance until it returns to above the minimum balance.
10. The account can remain open with a balance above £1.
11. The interest rate on a Maturity Reserve Account is variable. When your account matures, we'll send you a statement to let you know what this rate is.
12. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
13. You have instant access to the money in your Maturity Reserve account.
14. We pay interest annually on 31 March each year. We also pay interest when the account is closed, which will then be added to the capital value of the account.

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**

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CS662MAY2025

Business 1 Year Saver Account

Issue 29

Effective from 16 May 2025

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 1 Year Saver. If there's a conflict between the General Terms and Conditions and these Business 1 Year Saver conditions, these Business 1 Year Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000.
2. The maximum balance for this account is £10 million.
3. Interest is calculated daily and will be paid and added to the balance upon maturity of the account. Where the maturity date falls on a weekend or bank holiday, interest will be paid on the next working day.
4. The rate of interest paid is fixed for the term of the account. The term starts from the date your deposit is paid to your account and matures at the end of the fixed term. See the 'Paying money in' conditions in the General Terms and Conditions for details of how long certain payment types take to clear. Please also refer to the information you were given when you opened your account which has the term of the account, the interest rate and when interest is paid to you.
5. You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your Business 1 Year Saver Account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.
6 We'll write to you in advance to let you know when your fixed rate is maturing.
7. If we don't hear from you when the fixed term comes to an end the account will be moved into a Maturity Reserve Account.
8. Our fixed rate accounts are limited offers and we may withdraw rates at any time before the account is opened. You can check our latest rates by calling us on **0800 66 55 11** or going to **nationwide.co.uk/business**.

Maturity Reserve Account

9. The minimum balance to earn interest is £5,000, if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
10. The account can remain open with a balance above £1.
11. The interest rate on a Maturity Reserve Account is variable. When your account matures, we'll send you a statement to let you know what this rate is.
12. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
13. You have instant access to the money in your Maturity Reserve Account.
14. We pay interest annually on 31 March each year. We also pay interest when the account is closed, which will then be added to the capital value of the account.

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CS663MAY2025

Business 18 Month Saver Account

Issue 10

Effective from 16 May 2025

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 18 Month Saver. If there's a conflict between the General Terms and Conditions and these Business 18 Month Saver conditions, these Business 18 Month Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000.
2. The maximum balance for this account is £10 million.
3. Interest is calculated on a daily basis and paid annually, on the anniversary of the account opening and at the end of the 18 month term. Where the anniversary or maturity date falls on a weekend or bank holiday, interest will be paid on the next working day. We'll pay interest by adding it to your account.
4. The rate of interest paid is fixed for the term of the account. The term starts from the date your deposit is paid to your account and matures at the end of the fixed term. See the 'Paying money in' conditions in the General Terms and Conditions for details of how long certain payment types take to clear. Please also refer to the information you were given when you opened your account which has the term of the account, the interest rate and when interest is paid to you.
5. You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your Business 18 Month Saver Account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.
6. We'll write to you in advance to let you know when your fixed rate is maturing.
7. If we don't hear from you when the fixed term comes to an end the account will be moved into a Maturity Reserve Account.
8. Our fixed rate accounts are limited offers and we may withdraw rates at any time before the account is opened. You can check our latest rates by calling us on **0800 66 55 11** or going to **nationwide.co.uk/business**.

Maturity Reserve Account

9. The minimum balance to earn interest is £5,000, if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
10. The account can remain open with a balance above £1.
11. The interest rate on a Maturity Reserve Account is variable. When your account matures, we'll send you a statement to let you know what this rate is.
12. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
13. You have instant access to the money in your Maturity Reserve Account.
14. We pay interest annually on 31 March each year. We also pay interest when the account is closed, which will then be added to the capital value of the account.

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Summary box

Business Accounts

Business Instant Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate to 17 September 2025

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business Instant Saver - Issue 10	1.70%	1.66%/1.65%

Based on the interest rate from 18 September 2025

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business Instant Saver - Issue 10	1.55%	1.51%/1.50%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Business Notice Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate to 17 September 2025

Term	Annual Interest AER/ gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	2.80%	2.79%/2.75%
Business 95 Day Saver - Issue 12	3.60%	3.60%/3.54%
Business 125 Day Saver - Issue 4	3.70%	3.70%/3.64%

Based on the interest rate from 18 September 2025

Term	Annual Interest AER/ gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	2.60%	2.58%/2.55%
Business 95 Day Saver - Issue 12	3.40%	3.40%/3.35%
Business 125 Day Saver - Issue 4	3.50%	3.51%/3.45%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Business Fixed Rate Accounts

What is the interest rate?

Term	Interest rate AER/gross p.a. (fixed)
Business 6 Month Saver - Issue 22	3.94%/3.90%
Business 1 Year Saver - Issue 27	3.60%
Business 18 Month Saver - Issue 8	3.50%

How is the interest calculated and paid?

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 and upon maturity.

For all fixed rate accounts, where the maturity date and/or anniversary date falls on a weekend or bank holiday, interest will be paid on the next working day.

Can Nationwide change the interest rate?

No, the interest rate on these accounts are fixed for the term and cannot be changed.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Based on the interest rate to 17 September 2025

Term	Interest rate AER/ gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business Instant Saver - Issue 10	Annual - 1.70%	£10,170.00
	Monthly - 1.66%/1.65%	£10,166.25

Based on the interest rate from 18 September 2025

Term	Interest rate AER/ gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business Instant Saver - Issue 10	Annual - 1.55%	£10,155.00
	Monthly - 1.51%/1.55%	£10,151.04

This projection is provided for illustrative purposes only, it assumes that

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 18 September 2025.

How do I open and manage my account?

To open this account you must be a:

a) Privately or publicly owned limited company incorporated in the UK.
b) Charity registered in the UK.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Based on the interest rate to 17 September 2025

Term	Interest rate AER/ gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	Annual 2.80%	£10,280.00
	Monthly 2.79%/2.75%	£10,278.00
Business 95 Day Saver - Issue 12	Annual 3.60%	£10,360.00
	Monthly 3.60%/3.54%	£10,359.80
Business 125 Day Saver - Issue 4	Annual 3.70%	£10,370.00
	Monthly 3.70%/3.64%	£10,370.13

What would the estimated balance be after 12 months based on a £10,000 deposit?

Term	Interest rate AER/gross p.a. (fixed)	Balance at end of term with interest
Business 6 Month Saver - Issue 22	3.94%/3.90	£10,195.53
Business 1 Year Saver - Issue 27	3.60%	£10,360.00
Business 18 Month Saver - Issue 8	3.50%	£10,631.62

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account, and
- The account is not closed during the fixed term, and
- The initial deposit for Business 6 Month Saver is made on the 1 June 2025
- The initial deposit for the Business 1 year Saver is made on the 1 June 2025.
- The initial deposit for the Business 18 Month Saver is made on the 1 June 2025.

How do I open and manage my account?

To open this account you must be a:

a) Privately or publicly owned limited company incorporated in the UK.
b) Charity registered in the UK.
c) Unincorporated body (e.g. Club, Parish Council) based in the UK.
d) UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our **Business Savings FAQs**.

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you

c) Unincorporated body (e.g. Club, Parish Council) based in the UK.
d) UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our **Business Savings FAQs**.

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the **Business Savings General Terms and Conditions** for further details.

You can open this account:

- Online by visiting **nationwide.co.uk/business**.
- By requesting an application to be sent via post or email using the contact details via the above website.
- You'll need at least £5,000 to open your account.
- You'll need to have a balance of at least £1 to keep your account open.
- You can make as many deposits as you want as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Can I withdraw money?

Yes, you can withdraw money from your account by post, fax or a signed PDF instruction attached to an email using our 'Withdrawing money from your Business Savings account' form.

The minimum amount you can withdraw is £500.

If we receive your payment instruction by 3pm (working days only) you will receive your funds back into your nominated account or into an existing Business Saver account in your business name that same working day. If we receive your payment instruction after 3pm or when our office is closed for banking business, then we'll process it on the next working day.

Based on the interest rate from 18 September 2025

Term	Interest rate AER/ gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	Annual - 2.60%	£10,260.00
	Monthly 2.58%/2.55%	£10,258.00
Business 95 Day Saver - Issue 12	Annual 3.40%	£10,340.00
	Monthly 3.40%3.35%	£10,340.19
Business 125 Day Saver - Issue 4	Annual 3.50%	£10,350.00
	Monthly 3.51%/3.45%	£10,350.51

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 18 September 2025.

How do I open and manage my account?

To open this account you must be a:

a) Privately or publicly owned limited company incorporated in the UK.
b) Charity registered in the UK.
c) Unincorporated body (e.g. Club, Parish Council) based in the UK.
d) UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our **Business Savings FAQs**.

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the **Business Savings General Terms and Conditions** for further details.

You can open this account:

- Online by visiting **nationwide.co.uk/business.**
- By requesting an application to be sent via post or email using the contact details via the above website.
- You'll need at least £5,000 to open your account.
- You can open several Business Saver Fixed Rate Accounts as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Please note: You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.

We may withdraw the offer at any time prior to your account being opened. This could be after your application is submitted.

Can I withdraw money?

No, withdrawals and further deposits are not allowed for the duration of the term of the account.

What happens on maturity of the account?

You will receive a maturity instruction form to provide instruction of what you wish to do upon maturity (withdraw to your nominated account or save in another Business Savings account).

If we don't hear from you when your Business Fixed Rate Saver matures your account will be moved into a Maturity Reserve Account until we receive your instruction. We will contact you with more information before your account matures.

Please note that if the account balance falls below £5,000, then you won't earn interest until the account returns to the minimum balance of £5,000.

Additional information

If there has been a transaction on your account a full statement will be issued on the first working day of the next calendar month.

Your Nominated Account

Your Nominated Account or existing Business Saver account in your business name is where we'll send your money to when you make a withdrawal request. Your nominated account must be a UK based account. Your nominated account **cannot** be a Nationwide current account. Please see section B of the Business Savings General Terms and Conditions for further details.

Interest rate definitions explained:

- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
- **Gross p.a.** is the interest rate without tax deducted.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate(s) is/are effective from 24 June 2025 and the other information in the Summary Box is effective from 24 June 2025.

Conditions for further details.

You can open this account:

- Online by visiting **nationwide.co.uk/business**.
- By requesting an application to be sent via post or email using the contact details via the above website.
- You'll need at least £5,000 to open your account.
- You'll need to have a balance of at least £1 to keep your account open.
- You can make as many deposits as you want as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Can I withdraw money?

Yes, you can withdraw money from your account subject to providing us with the notice period applicable to the account as defined by the account terms and conditions. Notice can be given via post, fax or a signed PDF instruction attached to an email using our 'Withdrawing money from your Business Savings account' form.

The minimum amount you can withdraw is £500.

When we receive your payment instruction you will receive confirmation of the date your funds will be released into your nominated account or into an existing Business Saver account in your business name.

Notice of withdrawal starts on the day we receive complete instructions from you, provided we get them before 4pm. If we receive a notice when our office is closed or after 4pm on a working day, then we'll process it on the next working day. If your notice expires on a day when our office isn't open for banking business, we'll act on your withdrawal on the next working day.

Please note that if the account balance falls below £5,000, then you

Additional information

Interest rate definitions explained:

- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
- **Gross p.a.** is the interest rate without tax deducted.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate(s) is/are effective from 16 May 2025 and the other information in the Summary Box is effective from 16 May 2025.

won't earn interest until the account returns to the minimum balance of £5,000.

Additional information

If there has been a transaction on your account a full statement will be issued on the first working day of the next calendar month.

Your Nominated Account

Your Nominated Account or existing Business Saver account in your business name is where we'll send your money to when you make a withdrawal request. Your nominated account must be a UK based account. Your nominated account **cannot** be a Nationwide current account. Please see section B of the Business Savings General Terms and Conditions for further details.

Interest rate definitions explained:

- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
- **Gross p.a.** is the interest rate without tax deducted.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate(s) is/are effective from 24 June 2025 and the other information in the Summary Box is effective from 24 June 2025.

This Summary Box sets out the key features of the savings account. For full details, please read the account terms and conditions.

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 **BusinessSavings@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**. 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. **Nationwide is not responsible for the content of external websites.**

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

CS570 AUG25

Summary box

Maturity Reserve Account

What is the interest rate?

Interest rate to 17 September 2025. Interest rate from 18 September 2025.

Annual Interest AER/gross p.a. (variable)	Annual Interest AER/gross p.a. (variable)
1.70%	1.55%

Interest is calculated daily, and paid annually on 31 March.

Interest will be paid into this account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the Business Savings General Terms and Conditions.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Interest rate to 17 September 2025. Interest rate from 18 September 2025.

Interest rate AER/gross p.a. (variable)	Balance at end of 12 months with interest
Annual 1.70%	£10,170.00

Interest rate to 17 September 2025. Interest rate from 18 September 2025.

Interest rate AER/gross p.a. (variable)	Balance at end of 12 months with interest
Annual 1.55%	£10,155.00

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.

How do I open and manage my account?

You cannot open this account. This is a holding account. If we don't hear from you by the date your fixed term account matures, your funds will be placed into this account until you decide what you'd like to do with your funds.

You can manage your account:

- By Post, Fax or signed PDF instruction attached to an email.

Can I withdraw money?

Yes, you can withdraw money from your account by post, fax or a signed PDF instruction attached to an email using our 'Withdrawing money from your Business Savings account' form.

You can also re-invest your matured funds, or close your account and withdraw your funds plus any accrued interest to your Nominated Account or into an existing Business Saver or Corporate Saver account in your business name by completing and returning your maturity options form by post.

The minimum amount you can withdraw is £500.

If we receive your payment instruction or maturity options form by 3pm (working days only) you'll receive your funds back into your nominated account, or it will be re-invested that same working day. If we receive your payment instruction or maturity options form after 3pm or on a day when our office isn't open for banking business, we'll act on your request on the next working day.

Please note that if the account balance falls below £5,000, then you won't earn interest until the account returns to the minimum balance of £5,000.

Additional information

If there has been a transaction on your account a full statement will be issued on the first working day of the next calendar month.

Interest rate definitions explained

AER
Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross p.a. is the interest rate without tax deducted.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate is effective from 25 June 2025 and the other information in the Summary Box is effective from 25 June 2025.

This summary box sets out the key features of the savings account. For full details, please read the account terms and conditions.

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**

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

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

Looking after your money

At Nationwide, we're committed to keeping your money safe. And as well as the security you get from us, you're also protected by the Financial Services Compensation Scheme (FSCS).

It means that you're covered for any money you have in your Nationwide accounts (up to £85,000) if we can't meet our financial commitments or we stop trading.

FSCS Protected

Check what protection the Financial Services Compensation Scheme offers you
www.fscs.org.uk/protected

Find out more

You can find out more about who and what's covered below. You'll also find lots of helpful info (including the amounts covered and how you can claim) at **fscs.org.uk**

Basic information about the protection of your eligible deposits	
Eligible deposits in Nationwide Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS").[1]
Limit of protection:	£85,000 per depositor per bank / building society / credit union[2]
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000.[2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.[3]
Reimbursement period in case of bank / building society or credit union's failure:	20 working days.[4]
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Nationwide Building Society for enquiries relating to your account: To contact the FSCS for further information on compensation:	**Nationwide Building Society:** Nationwide House, Pipers Way, Swindon SN38 1NW **Financial Services Compensation Scheme:** 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU **Tel: 0800 678 1100** or **020 7741 4100** **Email: ICT@fscs.org.uk**
More information:	**http://www.fscs.org.uk**

Additional Information (all or some of the below)

[1] Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **http://www.fscs.org.uk**

[3] Limit of protection for joint accounts

In the case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **http://www.fscs.org.uk**

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusion list

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund[1]
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled

(5) It is a deposit which can only be proven by a financial instrument[2] unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.[3]

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.[4]

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company[5] - refer to the FSCS for further information on this category

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

[1] Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
[2] As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule
[3] Under the Companies Act 1985 or Companies Act 2006
[4] See footnote 3
[5] See footnote 3