



You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

Committed to helping you

As the world's biggest building society we know a thing or two about mortgages and we understand what you are looking for. That's why we seek to give you consistently good value and the freedom to choose the mortgage that suits you best, now and in the future.

Rely on our mortgage experience

Our mortgage experts have over 160 years of mortgage experience behind them, so who better to talk you through buying your first home? And we also have a free First Time Buyer Guide available in branch or online.



Find out more

ASK in branch
VISIT nationwide.co.uk

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk, or by contacting the FSA on 0845 606 1234.

FSC Guide



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SN38 1NW.



PXXXX (Month YEAR)

Save to Buy

Our new Savings and Mortgage offer exclusively for first time buyers



Proud to be different

Save to Buy

Giving first time buyers a helping hand

Are you eager to get your foot on the property ladder but put off by having to save for a large deposit? At Nationwide we understand how tough it is for first time buyers. This is where Save to Buy could help, with a dedicated savings account to help you save your deposit and a competitive mortgage when you're ready to buy (conditions apply).

5% deposit mortgage plus cashback reward*

With Save to Buy, you can apply for a 5% deposit mortgage when you have held your Save to Buy savings account for 6 months or more and saved regularly. See the further information box opposite for our requirements.

We'll give you a competitive interest rate on your savings, and the opportunity to earn a lump sum cashback reward to spend on whatever you want, like a new sofa or decorating materials. So you could put more towards your deposit than you first thought.

And as your cashback reward is linked to the amount you save, the more you have in your savings account the bigger the reward you could look forward to.**



*Cashback reward is only available upon the completion of a Save to Buy mortgage and will be paid within one month of completion.

**The amount of cashback reward earned is dependent on the savings balance at the time of the Save to Buy mortgage application.



Help with getting your foot on the property ladder with Nationwide's Save to Buy offer

- 5% deposit mortgage
- Earn as you save your deposit
- Competitive interest rates.



We could help you get on the property ladder

With a 5% deposit required, a cashback reward on your savings and competitive interest rates, we are committed to helping first time buyers get on the property ladder.

When you come to reserve your Save to Buy mortgage, the interest rate will be the same as the rates we normally reserve for existing mortgage customers moving home. You will also benefit from any other offers available to first time buyers at that time.

Your next step

For more information or to apply for Save to Buy:

Speak to one of our advisers in branch

See our full range of mortgage offers for first time buyers at:

www.nationwide.co.uk/mortgages/specialoffers

Summary box

Key Product Information for our Save to Buy savings account(s).

Account Name	Save to Buy
Interest Rates (AERs)	Variable. Current interest rates can be found at nationwide.co.uk or in our leaflet 'Savings Guide' (P103). Rate is guaranteed to be 2.00% above the Bank of England Base Rate. Any changes will be made within one month of a Bank of England announcement.
Tax Status	Interest is paid net of basic rate tax, depending on your status
Conditions for Bonus Payment	n/a
Withdrawal Arrangements	Part withdrawals are not allowed. Closure is subject to 1 day's notice or 1 day's loss of interest.
Access	Branch

Further information

First Time Buyer	Our definition of a First Time Buyer is someone who hasn't had a mortgage in the last 3 years.
Account opening	Open in branch. Minimum opening balance £50. Must be a first time buyer.
Paying money in	You can: <ul style="list-style-type: none"> • Set up a standing order to save regularly • Transfer money online • Pay in over the counter at any of our branches. To qualify for a Save to Buy savings account you must set up a standing order for at least £50 per month from account opening. To qualify for a Save to Buy mortgage you must have deposited at least £50 per month for not less than 9 out of the preceding 12 months. If the account has been open for less than 12 months at the date you apply for the Save to Buy mortgage you must not have missed more than 3 monthly deposits of at least £50 into the account from the date of opening to the date you apply for the Save to Buy mortgage.
Taking money out	Part withdrawals are not allowed. Closure is subject to 1 day's notice or 1 day's loss of interest. Account must be held for a minimum of 6 months and a maximum of 3 years.
Interest	Interest is paid annually on 31 December, you can choose to have it paid into your Save to Buy account, your current account or another Nationwide Savings account.†

†Excluding Regular Savings

For more information and the full terms and conditions please ask in any Nationwide branch. Opening a Save to Buy savings account does not guarantee acceptance for a Save to Buy mortgage. All mortgages are subject to eligibility, underwriting and criteria.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE