

SmartSaver

Key Product Information



Nationwide

Building Society

This Key Product Information gives you information that is specific to the particular savings account you have with us. It forms part of the terms and conditions of your account and needs to be read together with the other documents that make up your agreement. If anything is inconsistent between those documents and this Key Product Information, this Key Product Information will apply.

Account holding and ownership

1. The account can either be held by:
 - an individual of 16 years or over on their own behalf; or
 - an individual of 16 years or over on behalf of a child under 18 years
2. The account can have a maximum of two joint account holders.
3. The maximum balance on the account is £5 million.
4. Nationwide reserves the right to limit the number of SmartSaver accounts you can have.

Interest

5. Interest is calculated daily and paid annually on 31 December and on closure.
6. Interest can be paid either into the account, a Nationwide current account or savings account (excluding Regular Savings and Flexclusive Regular Saver) or a current account with another bank or building society.
7. The interest rate payable on the account is variable and based on the balance in your account.

Taking money out

8. You can withdraw any available funds in the account, or close the account, without notice or loss of interest.



When you have finished with
this leaflet please recycle it.

We are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **0800 30 20 11**.

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

P3579 (January 2020)