

Fixed Term Online Bond Maturity

Our Product Terms and Conditions

These Product Terms and Conditions are specific to your savings product. They form part of your savings account's terms and conditions, so you need to read these along with the other documents that make up your agreement.

Your Product Terms and Conditions have priority over anything that's said differently in another part of your agreement.

Fixed Term Online Bond Maturity

If you had an Online Bond, such as a Fixed Rate Online Bond, or Member Online Bond, your account will have been transferred to this product at the end of the fixed term. It's for members who want to save money and want to manage their account online.

Key term you need to know

'Nominated Account' is an account you're named on that can accept payments from your Fixed Term Online Bond Maturity account. This account must be:

- a Nationwide current account or savings account; or
- a current account with another UK provider that accepts Faster Payments.

Conditions for holding your account

You need to be aged 16 or over.

Your account can be in sole or joint names and you can have a maximum of two joint account holders. All account holders must meet these conditions to hold the account.

You can't have more than £5 million in your account. This limit doesn't include any interest calculated on your account balance and added to your account.

You must be registered to use the Internet Bank and have a valid email address.

Term

Your account doesn't have a fixed term.

Managing your account

You run your account using the Internet Bank or our Banking app. If the Internet Bank isn't available, you can use a Nationwide branch instead.

Interest

We'll pay interest into your account on each anniversary of your account opening. If you open your account on 29 February, we'll pay your interest on 28 February.

We'll also pay interest when you close your account.

The interest rate we pay on your account is variable, meaning it can go up or down. From time to time, your account may have tiered interest rates based on how much money you have in your account. The interest rate we pay on each tier will be variable. When your balance changes and takes your account to a different tier, we'll automatically apply the interest rate for the new tier.

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Paying money into your account

You can only pay money into your account by electronic transfer.

Taking money out of your account

You can only take money out of your account by sending it to:

- a current account or savings account you have with Nationwide (as long as it accepts payments)
- your Nominated Account.

We'll send money you withdraw to your Nationwide current account or savings account (including where this is your Nominated Account) by internal transfer. And if you're withdrawing money by sending it to your Nominated Account you have with another UK provider, we'll send it by Faster Payment.

You can only close your account using the Internet Bank.



You can receive this document and others like it, in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit [Signvideo.co.uk](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.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)

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

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