

Continue to Save

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.

Continue to Save

This is the product into which money held in a Start to Save account will be transferred at the end of the fixed term. It is 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 Continue to Save 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 £5,000 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. You must have a Nominated Account.

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 the anniversary of your account opening. If we open your account on 29 February, we'll pay your interest on 28 February.

We'll also pay interest when you close your account. We'll then pay the money in your account (including interest) into:

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

The interest rate we pay on your account is variable, meaning it can go up or down.

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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 a 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.



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We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

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