

# Fixed Rate Branch 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 Rate Branch Bond Maturity

If you had a Branch Bond, such as a Fixed Rate Branch Bond, or Nationwide Fairer Share Branch Bond, your account will have been transferred to this product at the end of the fixed term.

#### Key term you need to know

**'Nominated Account'** is an account you're named on that can accept payments from your Fixed Rate Branch 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 11 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.

#### Term

Your account doesn't have a fixed term.

#### Managing your account

You can run your account in any of the following ways:

- In branch
- Using the Internet Bank or our Banking app (if you're registered).

#### 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.

#### Paying money into your account

You can pay money into your account in any of the ways set out in 'Our Savings Terms and Conditions'.

If you try to pay in an amount that would take you over the maximum balance, the whole of the payment will be rejected. Any rejected electronic transfers will be returned to the account the payment was made from.

## Taking money out of your account

If you want to take money out at a branch counter, you must take out all of your money and close your account.

You can use the Internet Bank or our Banking app to take out all or just some of the money in your account. You can also close your account using the Internet Bank.

You can take money out of your account in any of the following ways:

- by electronic transfer to your Nominated Account
- by internal transfer to a current account or savings account you have with Nationwide (as long as it accepts payments)
- in cash or by Building Society cheque.

If your Nominated Account is with Nationwide, we'll send your money by internal transfer. And if your Nominated Account is with another UK provider, we'll send it by Faster Payment.

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 cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC<sup>®</sup> certified and other controlled material.

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.

**P4157** (January 2024)