

Limited Access Saver

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.

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This account is designed for those who want to save money but only need to make a limited number of withdrawals.

'Account Year' means the 12 month period from the date that the account was opened and each subsequent period of 12 months thereafter.

Conditions for holding your account

1. You need to be aged 16 or over.
2. You cannot have more than £5 million in this account. The £5 million limit does not include any interest calculated on the account balance and added to the account.
3. The account can be held in a sole name or in joint names with a maximum of two joint account holders. All account holders must meet these conditions for holding the account.

Term

4. There is no fixed term for this account.

Managing your account

5. You can access your account in any of the following ways:
 - Via the Internet Bank or our Banking app (if you are registered to use the Internet Bank).
 - In branch.

Earning interest on money in your account

6. Interest is paid annually at the end of the day before each anniversary of the account opening and on the date your account is closed.
7. You can choose to have interest paid to you by having it added to this account, or by asking us to pay it into a different Nationwide current or savings account (as long as it is possible to make interest payments into that account) or a current account with another building society or bank.
8. The interest rate payable on the account is variable. The interest rate is also variable based on the number of withdrawals you make during each Account Year.
9. If you make five or fewer withdrawals in an Account Year you will receive the higher interest rate for the whole of the Account Year.
10. If you make six or more withdrawals in an Account Year you will receive the lower interest rate for the period from the date of the sixth withdrawal for the remainder of the Account Year.

Restrictions on paying money into your account

11. You can pay money into your account using any of the methods set out in the Savings General Terms and Conditions but you must not pay in money that will mean your account then exceeds the maximum balance.

Restrictions on withdrawing money from your account

12. If you make more than five withdrawals in an Account Year, the lower rate of interest will be applied to your account from the date of the sixth withdrawal.
13. Faster Payments are not available for making withdrawals from your account.



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

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P2767 v2 (September 2018)