

# Loyalty Saver

## Key Product Information



**Nationwide**

**Building Society**

### **This Key Product Information applies if you opened your Loyalty Saver before 3 July 2013.**

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.

### **Loyalty Saver**

#### **Account Holding and Ownership**

1. The account is only available to individuals who are UK residents aged 18 or over and who have been a continuous member of Nationwide for at least 5 years immediately prior to opening this account.
2. The account can have a maximum of two joint account holders.
3. The maximum balance on the account is £5 million.
4. You can only have one Loyalty Saver account, which can be held in either sole or joint names.

#### **Interest**

5. Interest is calculated daily and paid annually on 31 December each year into the account, a Nationwide current account or savings account (excluding Regular Savings and Flexexclusive Regular Saver) or a current account with another bank or building society.
6. The interest rate payable on the account is variable and is determined by the number of years an account holder has been a continuous member of Nationwide. If there is more than one account holder the interest rate payable will be based on the length of membership of the account holder with the longest period of continuous membership prior to opening this account.
7. As your length of membership increases from time to time you will qualify for a new rate of interest. When this happens we will inform you when the new rate will apply.

#### **Taking Money Out**

8. You can withdraw any available funds in 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](http://fca.org.uk)

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