

Summary box

Business Accounts

Business Instant Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate from 23 January 2026

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business Instant Saver - Issue 10	1.50%	1.46%/1.45%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

Business Notice Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate from 23 January 2026

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	2.45%	2.43%/2.40%
Business 95 Day Saver - Issue 12	3.25%	3.25%/3.20%
Business 125 Day Saver - Issue 4	3.50%	3.51%/3.45%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Business Fixed Rate Accounts

What is the interest rate?

Term	Interest rate AER/gross p.a. (fixed)
Business 6 Month Saver - Issue 24	3.73%/3.70%
Business 1 Year Saver - Issue 29	3.60%

How is the interest calculated and paid?

If the term of the account is 1 year or less, interest is calculated daily and paid upon maturity.

If the term of the account is greater than 1 year, interest is calculated daily, capitalised annually and added to the account on the anniversary date and upon maturity.

For all fixed rate accounts, where the maturity date and/or anniversary date falls on a weekend or bank holiday, interest will be paid on the next working day.

Can Nationwide change the interest rate?

No, the interest rate on these accounts are fixed for the term and cannot be changed.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Based on the interest rate from 23 January 2026

Term	Interest rate AER/gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business Instant Saver - Issue 10	Annual - 1.50%	£10,150.00
	Monthly - 1.46%/1.45%	£10,145.97

This projection is provided for illustrative purposes only, it assumes that

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 23 January 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the [Business Savings General Terms and Conditions](#) for further details.

Please see section C of the [Business Savings General Terms and Conditions](#) for details about why we may change the interest rates and how we will tell you about any rate changes.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Based on the interest rate from 23 January 2026

Term	Interest rate AER/gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	Annual - 2.45%	£10,245.00
	Monthly 2.43%/2.40%	£10,242.66
Business 95 Day Saver - Issue 12	Annual 3.25%	£10,325.00
	Monthly 3.25%/3.20%	£10,324.73
Business 125 Day Saver - Issue 4	Annual 3.50%	£10,350.00
	Monthly 3.51%/3.45%	£10,350.51

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 23 January 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

What would the estimated balance be after 12 months based on a £10,000 deposit?

Term	Interest rate AER/gross p.a. (fixed)	Balance at end of term with interest
Business 6 Month Saver - Issue 24	3.73%/3.70	£10,183.48
Business 1 Year Saver - Issue 29	3.60%	£10,360.00

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account, and
- The account is not closed during the fixed term, and
- The initial deposit for Business 6 Month Saver is made on the 1 February 2026.
- The initial deposit for the Business 1 year Saver is made on the 1 February 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the [Business Savings General Terms and Conditions](#) for further details.

You can open this account:

- Online by visiting nationwide.co.uk/business.
- By requesting an application to be sent via post or email using the contact details via the above website.
- You'll need at least £5,000 to open your account.
- You'll need to have a balance of at least £1 to keep your account open.
- You can make as many deposits as you want as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Can I withdraw money?

Yes, you can withdraw money from your account by post, fax or a signed PDF instruction attached to an email using our 'Withdrawing money from your Business Savings account' form.

The minimum amount you can withdraw is £500.

If we receive your payment instruction by 3pm (working days only) you will receive your funds back into your nominated account or into an existing Business Saver account in your business name that same working day. If we receive your payment instruction after 3pm or when our office is closed for banking business, then we'll process it on the next working day.

Please note that if the account balance falls below £5,000, then you won't earn interest until the account returns to the minimum balance of £5,000.

Additional information

If there has been a transaction on your account a full statement will be issued on the first working day of the next calendar month.

Your Nominated Account

Your Nominated Account or existing Business Saver account in your business name is where we'll send your money to when you make a withdrawal request. Your nominated account must be a UK based account. Your nominated account **cannot** be a Nationwide current account. Please see section B of the Business Savings General Terms and Conditions for further details.

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments.

Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the **Business Savings General Terms and Conditions** for further details.

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- Online by visiting nationwide.co.uk/business.
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- You'll need to have a balance of at least £1 to keep your account open.
- You can make as many deposits as you want as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Can I withdraw money?

Yes, you can withdraw money from your account subject to providing us with the notice period applicable to the account as defined by the account terms and conditions. Notice can be given via post, fax or a signed PDF instruction attached to an email using our 'Withdrawing money from your Business Savings account' form.

The minimum amount you can withdraw is £500.

When we receive your payment instruction you will receive confirmation of the date your funds will be released into your nominated account or into an existing Business Saver account in your business name.

Notice of withdrawal starts on the day we receive complete instructions from you, provided we get them before 4pm. If we receive a notice when our office is closed or after 4pm on a working day, then we'll process it on the next working day. If your notice expires on a day when our office isn't open for banking business, we'll act on your withdrawal on the next working day.

You can open this account:

- Online by visiting nationwide.co.uk/business.
- By requesting an application to be sent via post or email using the contact details via the above website.
- You'll need at least £5,000 to open your account.
- You can open several Business Saver Fixed Rate Accounts as long as your balance in the account does not exceed £10,000,000.

You can manage your account:

- By post, fax or signed PDF instruction attached to an email.

Please note: You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.

We may withdraw the offer at any time prior to your account being opened. This could be after your application is submitted.

Can I withdraw money?

No, withdrawals and further deposits are not allowed for the duration of the term of the account.

What happens on maturity of the account?

You will receive a maturity instruction form to provide instruction of what you wish to do upon maturity (withdraw to your nominated account or save in another Business Savings account).

If we don't hear from you when your Business Fixed Rate Saver matures your account will be moved into a Maturity Reserve Account until we receive your instruction. We will contact you with more information before your account matures.

Interest rate definitions explained:

- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
- **Gross p.a.** is the interest rate without tax deducted.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate(s) is/are effective from 23 January 2026 and the other information in the Summary Box is effective from 23 January 2026.

Please note that if the account balance falls below £5,000, then you won't earn interest until the account returns to the minimum balance of £5,000.

Additional information

If there has been a transaction on your account a full statement will be issued on the first working day of the next calendar month.

Your Nominated Account

Your Nominated Account or existing Business Saver account in your business name is where we'll send your money to when you make a withdrawal request. Your nominated account must be a UK based account. Your nominated account **cannot** be a Nationwide current account. Please see section B of the Business Savings General Terms and Conditions for further details.

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The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

The interest rate(s) is/are effective from 23 January 2026 and the other information in the Summary Box is effective from 23 January 2026.

This Summary Box sets out the key features of the savings account. For full details, please read the account terms and conditions.

All our accounts are for your short and long term business savings needs. They are not suitable for use as a business current account or the day to day transactions of running a business.

You can order all our publications in large print, Braille, or audio recording.
Just let us know by calling **0800 66 55 11** or emailing us at
BusinessSavings@nationwide.co.uk

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