

Interest rates and charges

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Our Variable Rate Accounts (Minimum balance €2,000; Maximum balance €2,000,000)

	Gross Rate Per Annum	Gross Rate over the term	AER	Net Rate Per Annum ¹
Easy Access Savings				
Easy Access Savings Account - monthly interest	2.96%	N/A	3.00%	2.07%
Easy Access Savings Account - annual interest	3.00%	N/A	3.00%	2.10%
Easy Access Call Account - monthly interest ²	1.49%	N/A	1.50%	1.04%
Easy Access Call Account - annual interest ²	1.50%	N/A	1.50%	1.05%

Our Fixed Rate Accounts (Minimum balance €3,000; Maximum balance €2,000,000)

	Gross Rate Per Annum	Gross Rate over the term	AER	Net Rate Per Annum ²
6 Month Fixed (Issue 3 effective from 27 May 2011)				
6 Month Fixed Rate Savings Account - annual / at maturity interest	3.40%	1.70%	3.43%	2.38%
12 Month Fixed (Issue 5 effective from 14 September 2011)				
12 Month Fixed Rate Savings Account - annual/at maturity interest	3.90%	3.90%	3.90%	2.73%
24 Month Fixed (Issue 2 effective from 20 May 2010)				
24 Month Fixed Rate Savings Account - annual/at maturity Interest	3.25%	6.61%	3.25%	2.28%
36 Month Fixed (Issue 2 effective from 20 May 2010)				
36 Month Fixed Rate Savings Account -annual / at maturity Interest	3.30%	10.23%	3.30%	2.31%

¹ Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable. The current DIRT rate is 30%.

² The Easy Access Call account is only available to existing customers with fixed rate accounts as the default option for their maturing funds.

The term AER means Annual Equivalent Rate and is the interest rate you would receive for a full year if the interest was paid and compounded.

The gross rate of interest is the interest rate payable before any Deposit Interest Retention Tax (DIRT) is deducted. This is expressed on an annual basis and over the term of any fixed rate savings account.

The net rate of interest is the interest rate payable after any Deposit Interest Retention Tax (DIRT) is deducted (if you do pay tax).

Where applicable, DIRT is deducted from the interest you earn with us and paid directly to the Revenue Commissioners. A DIRT statement is available for each account and details the amount of interest earned, paid and tax deducted

All interest rates are correct at the time of going to print. You can find out our latest interest rates by visiting our website at www.nationwideuk.ie or by calling us on 1800 800 180.

Charges

Nationwide UK (Ireland) does not charge any fees for using any of its savings accounts.

General Charges

Additional statement	€0
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Lodgements

Lodgement by cheque	€0
Lodgement by electronic transfer	€0

Taking Money Out

Withdrawal by electronic transfer	€0
Withdrawal by cheque	€0
Internal transfer	€0
Payment of interest to another bank or building society	€0

ALL CHARGES AND FEES ARE SUBJECT TO CHANGE

Please note: In some circumstances additional expenses and correspondent bank charges may be levied which are outside the control of Nationwide UK (Ireland).

More information

If you have any more questions:

Visit us at www.nationwideuk.ie

Call us on 1800 800 180

Write to us at Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1

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Nationwide Building Society, trading as Nationwide UK (Ireland), is authorised by the Financial Services Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

Nationwide Building Society, Head Office, Nationwide House, Pipers Way, Swindon, SN38 1NW, UK.



P601 25 January 2012