

Easy Access Savings Account

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The benefits of
a competitive
variable rate of
return with the
flexibility of an
account that meets
your access needs.

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

Nationwide UK (Ireland) is a branch of Nationwide Building Society.

Nationwide Building Society is authorised and regulated by the Financial Services Authority in the UK.

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



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Many savers leave significant sums of money in their accounts, often earning little or no interest. Wouldn't life be simpler if your money could easily be moved into a Nationwide UK (Ireland) Easy Access Savings Account, where it will earn a competitive rate of interest and also give you the convenience of easy access to your money when you need it?

Lodgements and withdrawals

You can make as many additional lodgements as you require to your account.

Electronic transfers will start earning interest from the day they are received. Cheques will start earning interest from the bank working day after they are received and will be cleared for withdrawal from the seventh bank working day after lodgement.

You can make up to six withdrawals free of charge between the 1 April and the 31 March each year.

Warning: Subsequent withdrawals will result in a 30 day interest charge on the amount withdrawn. If the amount of interest accrued is less than this amount, the difference will be deducted from the balance on the account on closure.

How can I open an account?

Complete an application form, supply proof of identity and make an initial account opening deposit. Full details of the simple steps you need to take are available in the Account Opening Guide but, briefly, all you need to do is:

- 1 Read the Terms and Conditions which accompany this leaflet.
- 2 Fill in your application form, and include all the necessary identification documents.
- 3 Return your application and identification documents to us using the prepaid envelope provided.
- 4 Make the initial lodgement by cheque or electronic transfer.
- 5 Provided all the steps are completed satisfactorily, your account will be opened for you and you will receive a Welcome Pack, as well as details of how to activate our Telebanking and Internet Banking Services.

If you need help at any stage, please feel free to contact us on 1800 800 180*.

*Calls may be monitored and recorded for training purposes. Lines are open Monday - Friday 9am-5pm (excluding Republic of Ireland Bank Holidays).

How can I operate my account?

You can operate your account by post, and, when registered, by Telebanking and Internet Banking.

How do I make my initial lodgement?

The easiest way to make an initial lodgement is to send a cheque drawn on an account that you already hold. Once your account is open, you can make electronic transfers from another account. Initial lodgements can be made by electronic transfer, but in addition you will be required to provide a certified copy of your passport, driving licence or EU identity card to open the account.

• Cheque

Simply send us your cheque and we'll do the rest.

Cheques should be made payable to Nationwide UK (Ireland) and the account holder name e.g. Nationwide UK (Ireland) <<Your Name>>.

Subsequent lodgements by cheque should include the account holder name or account number in the payee line e.g. Nationwide UK (Ireland) – <<Your Name>> or Nationwide UK (Ireland) <<Your 8 Digit Account Number>>

We cannot accept cheques made payable to third parties and for security reasons we're also unable to accept travellers cheques or cash.

• Electronic Funds Transfer (EFT)

Electronic Funds Transfers (EFT) are a fast and convenient way to transfer money into your Easy Access Savings Account. Nationwide UK (Ireland) does not make any charge for receiving these transfers into your account.

Your funds will be credited to your account and start earning interest on the day they are received.

Please ensure your name and Easy Access Savings Account number are always quoted.

You can also set up a standing order with your current account provider if you wish to lodge a fixed amount into your Easy Access Savings Account by Electronic Funds Transfer (EFT) on a regular basis. You will need to specify the amount and frequency of your payments (e.g. monthly).

This table has the payment details you'll need to provide to your bank or building society to make a successful lodgement.

Bank name	Nationwide UK (Ireland)
Sort Code	90-24-77
Your Account Number*	Your 8-digit account number with Nationwide UK (Ireland)
Account Name	Your name
Reference	Use any payment reference you would like (up to 18 characters)

* When your account has been opened, your account number will be issued by post

When requesting an EFT, specify that you want to use the EFT 2 day service

What interest rate will I get?

With a Nationwide UK (Ireland) Easy Access Savings Account you're assured of a competitive interest rate.

Our current interest rates can be found on the accompanying leaflet 'Interest rates & charges'.

They can also be found by visiting our website at www.nationwideuk.ie or by calling us on 1800 800 180.

We'll inform you of any changes to your interest rate by placing an advert in a national daily newspaper and in writing on your next statement.

What are the balance requirements?

You can open an account with as little as €2,000. The maximum balance is €2 million per account.

How can I keep track of my savings?

When a transaction is carried out on your account, it is automatically updated on our Internet Banking Service, enabling you to see your transactions any time of the day, anywhere in the world.

In April each year, we will send you an annual statement detailing the interest earned on your account. Monthly statements are available on request. You can also request a Deposit Interest Retention Tax (DIRT) statement at the end of the tax year if required.

What are my interest options?

You can choose whether to have your interest paid annually on March 31 or monthly. Monthly interest can also be paid directly into a nominated Irish account.

Warning: The rate of interest earned on this account may go down as well as up.

Is the interest paid on my savings subject to tax?

Interest paid on savings is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. DIRT is deducted from the interest you earn with Nationwide UK (Ireland) 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.

Does Nationwide UK (Ireland) pay interest gross?

Certain customers are entitled to receive interest gross - that is where no DIRT is deducted. These customers are known as DE1 or DE2 by the Revenue Commissioners. DE1 are customers over 65 and DE2 are incapacitated customers. DE1 customers should complete a DE1 form and submit it to us. DE2 customers should contact the Revenue directly to gain an exemption. The DE1 form can be downloaded from www.revenue.ie

If you have any more questions:

Visit us at www.nationwideuk.ie

Call us on 1800 800 180

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