

## Fixed Rate Savings Accounts

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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 and a trading name of Nationwide Building Society.  
Nationwide Building Society is authorised and regulated by the Financial Services Authority  
under registration number 106078.

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



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# Fixed Rate Savings Accounts

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) Fixed Rate Savings Account, where it will earn a competitive rate of interest?

## Key Features

- A lump sum, fixed term account with a guaranteed rate
- Available in different term lengths. Please see our Interest rates and charges leaflet for details of terms and rates currently on offer
- Interest can be paid monthly or on maturity

## How can I open an account?

Complete an application form, supply proof of identity and make your lodgement. 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 lodgement by cheque or Electronic Funds Transfer (EFT).
- 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 lodgements and withdrawals?

After you make your initial lodgement, no further lodgements or withdrawals can be made during the term.

Your lodgement can be made by cheque or Electronic Funds Transfer (EFT).

Electronic Funds Transfer (EFT) will start earning interest from the day they are received. Cheques will start earning interest from the bank working day after they are received.

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

To make a successful Electronic Funds Transfer (EFT), this table has the payment details you'll need to provide to your bank or building society.

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

## Am I able to close my account early?

If your new account does not meet your needs or expectations and you inform us in writing within two weeks of opening it, we'll refund your money in full to source with no loss of interest.

This guarantee applies to all our accounts.

You can close your account early after the initial 14 day cooling off period, but this will result in a 90 day interest charge on the total balance.

**Warning: Early closure of the account will result in a 90 day interest charge on the total balance. If the amount of interest accrued is less than this amount, the difference will be deducted from the balance on closure.**

## What happens at the end of the account term?

When your account is nearing maturity, we'll contact you to let you know the maturity date and explain your options, including how you can reinvest with us. If we do not receive any instructions your funds will automatically transfer into an Easy Access Call Account.

## What interest rate will I get?

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

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

They can also be found by visiting our website at [www.nationwideuk.ie](http://www.nationwideuk.ie) or by calling us on 1800 800 180.

We'll also confirm your interest rate on your statement.

## What are the balance requirements?

You can open an account with as little as €3,000. The maximum balance is €2 million per account.

## What are my interest options?

You can choose whether to have your interest paid monthly or at account maturity.

If you request the monthly interest option, the interest must be transferred into a Nationwide UK (Ireland) Easy Access Savings Account or be paid by electronic transfer into an account in your name with another nominated Irish bank or building society.

## 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 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.

## 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](http://www.revenue.ie)

## Further information

All these accounts are limited offers, available for limited periods and we may withdraw them from sale without notice.

## If you have any more questions:

Visit us at [www.nationwideuk.ie](http://www.nationwideuk.ie)

Call us on 1800 800 180

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