

Interest rates and charges

Interest rates and charges

Euro interest rates and charges

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
Euro Easy Access				
Easy Access Savings Account - monthly interest ³	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 ^{2,3}	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
Euro 6 Month Fixed				
6 Month Fixed Rate Savings Account - monthly interest ⁴ (Issue 4)	3.35%	1.68%	3.35%	2.35%
6 Month Fixed Rate Savings Account - annual / at maturity interest (Issue 3)	3.40%	1.70%	3.43%	2.38%
Euro 12 Month Fixed				
12 Month Fixed Rate Savings Account - monthly interest ⁴ (Issue 7)	3.60%	3.60%	3.60%	2.52%
12 Month Fixed Rate Savings Account - at maturity interest (Issue 6)	3.70%	3.70%	3.70%	2.59%
Euro 24 Month Fixed				
24 Month Fixed Rate Savings Account - annual/at maturity Interest (Issue 2)	3.25%	6.61%	3.25%	2.28%
Euro 36 Month Fixed				
36 Month Fixed Rate Savings Account -annual / at maturity Interest (Issue 2)	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.

³ In Easy Access monthly interest savings accounts, to achieve the stated AER, monthly interest must be paid into the account.

⁴ In fixed term accounts with monthly interest, interest is paid away each month so does not compound. The stated AER's reflect this.

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.

If you open a Euro account with us and subsequently become a non-resident, you must close your account or it will be transferred to a Euro Easy Access Savings Account, with the interest rate set to 0%.

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.

Sterling interest rates and charges

Our Variable Rate Accounts (Minimum balance £10,000; Maximum balance £2,000,000)				
	Gross Rate Per Annum	Gross Rate over the term	AER	Net Rate Per Annum ¹
Sterling Easy Access				
Easy Access Savings Account - annual interest	1.00%	N/A	1.00%	0.70%
Our Fixed Rate Accounts (Minimum balance £10,000; Maximum balance £2,000,000)				
	Gross Rate Per Annum	Gross Rate over the term	AER	Net Rate Per Annum ¹
Sterling 6 Month Fixed				
6 Month Fixed Rate Savings Account - annual / at maturity interest	1.25%	0.63%	1.25%	0.88%
Sterling 12 Month Fixed				
12 Month Fixed Rate Savings Account - at maturity interest	1.50%	1.50%	1.50%	1.05%

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

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.

If you open a Sterling account with us and subsequently become a non-resident, you must close your account or it will be transferred to a Sterling Easy Access Savings Account, with the interest rate set to 0%.

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		Taking Money Out	
Additional statement	€0	Withdrawal by electronic transfer	€0
To receive a copy of any personal information we may hold on you	€6.25	Withdrawal by cheque	€0
Lodgements		Internal transfer	€0
Lodgement by cheque	€0	Payment of interest to another bank or building society	€0
Lodgement by electronic transfer	€0		

Euro and Sterling Easy Access Savings Accounts

7th and subsequent withdrawals in the 12 Month period April –March in any year

Cost: 30 day interest charge on the amount withdrawn. This cost is intended to ensure that Nationwide UK (Ireland) does not suffer a financial loss if more than six withdrawals are made in the 12 month period April - March in any year.

If the amount of interest accrued is less than this amount, the difference will be deducted from the balance on the account on closure.

Euro and Sterling Fixed Rate Savings Accounts

Early closure of the account

Cost: 90 day interest charge on the total balance. This cost is intended to ensure that Nationwide UK (Ireland) does not suffer a financial loss as a result of early closure of the account.

If the amount of interest accrued is less than this amount, the difference will be deducted from the balance on closure.

Foreign Exchange

Currency (Drafts/Cheques/Telegraphic Transfers)	Approved Spread
Up to €2,000 or Sterling equivalent	6.0% Spread (Maximum of 3% either side)
€2,000.01 - €100,000 or Sterling equivalent	2.5% Spread (Maximum of 1.25% either side)
Over €100,000 or Sterling equivalent	2.0% Spread (Maximum of 1% either side)

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.

