

## Why save with us?

### We aim to offer you competitive rates on our choice of accounts which combine the quality of service, stability and security you expect.

Since 2009, more and more people have started to grow their savings with Nationwide UK (Ireland). This is because we offer competitive rates and have a range of options for our customers to access their accounts once opened:

- One-to-one at our premises located at 13 Merrion Row Dublin 2
- Internet at [www.nationwideuk.ie](http://www.nationwideuk.ie)
- Phone at 1800 800 180
- Post to 3 Spencer Dock, North Quay, Dublin 1.

### Key benefits include:

- Competitive savings rates
- Flexibility with a choice of managing your money direct, on-line, by phone or by post
- 24/7 access to our Internet Banking Service so you can submit transaction requests and view your account details at a time to suit you
- Quick and easy to apply.

As well as competitive rates on our savings accounts, our customer service centre in Dublin aims to offer you a high quality, customer-focused service.

### More information

If you have any questions, or would like to talk to us about opening a new savings account:

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

Call:  
1800 800 180

Write:  
Nationwide UK (Ireland)  
PO Box 11552  
3 Spencer Dock  
North Wall Quay  
Dublin 1

Call-In to:  
13 Merrion Row Dublin 2  
(9:30am-5:30pm  
Monday-Friday)

# Savings with something for everyone

**It always pays to have a little something put by.**

With Nationwide UK (Ireland) you'll find our choice of accounts are a convenient way to start saving for the future.

**If you want flexibility, choose our Easy Access Savings Account.**

It gives you easy access to your savings online, by phone or post.

**If you want a guaranteed return from your savings, choose our Fixed Rate Savings Account, available for different terms.**

## A word or two about interest rates

No matter which account you choose, you'll receive competitive rates of interest on your savings.

With our **Easy Access Savings Account**, your interest can be paid annually or monthly.

Monthly interest is capitalised on the last working day of each calendar month and can be paid in the following ways:

- Paid into another Nationwide UK (Ireland) account
- Paid directly into any Republic of Ireland bank or building society account
- Added to your account.

With our **Fixed Rate Savings Account**, interest can be paid monthly or at maturity.

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

If you prefer to have your interest paid at maturity, the funds will be added to your savings account.

## The Easy Access Savings Account

### Our Easy Access Savings Account is right for you if:

- You want the flexibility of a savings account you can access online, by phone or post
- You want competitive interest rates (variable)
- You want easy access to your savings funds
- You want to save as and when you can afford to
- You can start saving with as little as €2,000.

Set up your Easy Access Savings Account and you can take advantage of our great rate with up to 6 free withdrawals a year.

### Key features:

- Competitive interest rates
- Daily interest calculations so you don't miss out on extra savings
- Online access to your savings account 24/7
- Choose between monthly or annual interest
- Your online security is protected with our Internet Security Promise
- 6 free withdrawals each year (April – March)
- Maximum investment €2 million.

**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 of the account on closure.**

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

**Please note** that only Irish residents can open an Easy Access Savings Account with Nationwide UK (Ireland). Where you have an account and subsequently become a non-resident, you must close your account or it will be transferred to an Easy Access Savings Account, with the interest rate set to 0%.

## The Fixed Rate Savings Accounts

### Our fixed rate savings accounts are right for you if:

- You want a guaranteed rate of return
- You want to lock your money away for a period of time
- You want to be able to choose annual or monthly interest payments.

Our fixed rate savings accounts are a simple way to get a guaranteed rate of return from your savings.

To start saving immediately you can open an account with as little as €3,000.

### Key features:

- Available in different length terms. Please see our website or call us for details of terms currently on offer
  - Enjoy the security of a guaranteed rate of return
  - Choose between monthly or annual\* interest
- \* Annual interest on Fixed rate Savings accounts is paid at account maturity

- You can open more than one Fixed Rate Savings Account, with a maximum lodgement of €2 million for each account
- Your online security is protected with our Internet Security Promise.

The rates and terms offered are only available for limited periods and may be withdrawn at any time. Partial withdrawals from your account before the end of the fixed term are not allowed. Early closure is subject to an interest charge.

**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.**

**Please note** that only Irish residents can open a Fixed Rate Savings Account with Nationwide UK (Ireland). Where you have an account and subsequently become a non-resident, you must close your account or it will be transferred to an Easy Access Savings Account, with the interest rate set to 0%.

# It's easy to open an account with us

**Worried that opening a savings account  
with us might involve a lot of bother? Don't be.  
We've kept it simple and straightforward.**

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

1. Read the Terms and Conditions which can be found at the back of this brochure
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 or call-in to our customer service team at 13 Merrion Row Dublin 2
4. Make an initial lodgement by including a cheque with your application form, or once your account is open, you can transfer funds by 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 your Telebanking and Internet Banking Service.

You'll find a complete step-by-step Account Opening Guide and application form in the back of this brochure.

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

\*Charges may apply from certain telephone networks. Calls may be monitored and recorded for training purposes. Lines are open Monday - Friday 9am to 5pm (excluding Republic of Ireland Bank Holidays).

## **\*\* Transferring funds into your Nationwide UK (Ireland) account: Electronic Funds Transfer (EFT)**

Is a simple and reliable way of moving funds between accounts in the Republic of Ireland. We will credit an account with funds sent to us by EFT on the day we receive the instruction from the bank or building society sending the funds. There may be a charge for this service but you should confirm this with the bank or building society sending the funds.

## **Same Day Money Transfer (SDMT)**

If you need to transfer funds to Nationwide UK (Ireland) on a same day basis, you should request this specific service from the remitting Bank (the bank sending the funds). Funds sent to us by SDMT should be sent to IBAN:IE22 B0FI90001718677829. There may be a charge for this service but you should confirm this with your bank or building society sending the funds. **You must also include your Nationwide UK (Ireland) account number in the reference field. If you do not include your account number in the reference field, your funds may be returned, the remitting institution may charge you for this service and correspondent bank charges may apply that are outside the control of Nationwide UK (Ireland).**



PEDESTRIAN GATE



# Managing your account with Nationwide UK (Ireland)

**In keeping with our philosophy of making savings simple and convenient, we have created a choice of options that make operating your account easy.**

## Lodgements

The easiest way to lodge money into your account once opened is to send funds from another account by electronic transfer. Electronic transfers are a fast and convenient way to transfer money and we do not charge for this service. You are also able to lodge funds into your account by sending a cheque to us in the post to 3 Spencer Dock, North Wall Quay, Dublin 1, or make lodgements directly at our premises located at 13 Merrion Row Dublin 2.

## Taking money out

Withdrawing money is easy. You can make an electronic withdrawal from your Nationwide UK (Ireland) account to another Irish nominated account. You can also request a cheque to be sent to you by post or make arrangements to collect a cheque from our office at 13 Merrion Row, Dublin 2. We require at least 24 hours notice for this collection service. We do not charge for these services.

## Internet Banking

With our secure Internet Banking Service you can:

- Check your balance and transaction history
- Transfer money to designated Irish accounts
- Request electronic transfers and cheque withdrawals
- Send and receive secure messages
- Amend your interest instructions.

You will find details of how to register for Internet Banking in the Account Opening Guide enclosed with this brochure.

## Telebanking

Our secure Telebanking Service is quick, easy and free\*.

It enables you to manage all aspects of your account:

- Transfer money to designated Irish accounts
- Request electronic transfers and cheque withdrawals
- Check your balance and transaction history
- Change your account type
- Amend your interest instructions
- Open additional accounts, provided the account holder details are the same
- Change your Telebanking password.

You will find details of how to activate Telebanking in the Account Opening Guide enclosed with this brochure.

## By post

You can operate your account by post, by simply sending us your signed written instructions.

## Statements

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.

\*Charges may apply from certain telephone networks. Calls may be monitored and recorded for training purposes. Lines are open Monday - Friday 9am to 5pm (excluding Republic of Ireland Bank Holidays).

## **Quick. Convenient. Secure.**

Our Internet Banking Service lets you manage your money 24 hours a day, from anywhere in the world.

## **Celebrating over 13 years of Internet Banking innovation**

Nationwide Building Society has been online in the UK since 1995 and we were the first provider to launch an Internet Banking Service in the UK on 27 May 1997. Since then, internet banking has become increasingly commonplace, transforming the way we save by giving us 24-hour access to our money whenever and wherever we want.

## **Our promise**

At Nationwide UK (Ireland), we take our Internet Banking security seriously. When using our Internet Banking Service, you automatically benefit from our Internet Security Promise:

We're so confident of our site's security that we take full responsibility for it: If you ever innocently suffer any fraud as a result of our Internet Banking Service, we'll refund any money taken from your account. That's a promise.

# Some frequently asked questions

**Easy Access Savings Accounts and Fixed Rate Savings Accounts are an excellent way of making the most of your money. At Nationwide UK (Ireland), our approach to saving will make it simple and secure too.**

**To help you understand how to open and operate your account, here are a few frequently asked questions on the subject.**

## **Who can open a Nationwide UK (Ireland) account?**

Our accounts are exclusively designed for use by private individuals or joint depositors who are over the age of 18 and resident in the Republic of Ireland.

## **What happens after I send in my application form to open an account?**

As soon as your account is opened, we'll send you a statement together with a Welcome Pack which provides you with a guide to operating your account.

## **What if my new account is not right for me?**

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

This guarantee applies to all our accounts.

## **How can I keep track of my savings?**

You can keep track of your savings any time of the day, from anywhere in the world via our Internet Banking Service or, if you prefer, you can use our Telebanking Service which is available Monday-Friday 9am-5pm (excluding Republic of Ireland Bank Holidays).

Please note that if you wish to operate your account using Telebanking or our Internet Banking Service, you will need to tick 'Any one signature' on your application form.

## **When can I register for Internet Banking?**

As soon as your account has been opened you can visit our website and register for Internet Banking. Registration is simple and fast. Once you have completed the process, we will send you your Internet Banking passnumber and User Guide on how to get started.

Please note that if you wish to operate your account using Telebanking or our Internet Banking Service, you will need to tick 'Any one signature' on your application form in Section 7.

## **Will it cost me anything to have a Nationwide UK (Ireland) Savings account?**

We do not charge customers to open or operate an account with us.

Please note, however, interest charges may apply to your account if you close a Fixed Rate Savings Account early or make more than 6 withdrawals from an Easy Access Savings Account within the period 1 April to 31 March.

## **Are my lodgements with Nationwide UK (Ireland) protected?**

Lodgements made with Nationwide UK (Ireland) are covered by the UK's Financial Service Compensation Scheme (FSCS). More information on the level of protection is explained on page 10.

### **Do I receive a cheque book and cash card with my account?**

Nationwide UK (Ireland) offers straightforward Savings accounts, paying competitive rates of interest. We don't provide current account facilities such as a personal cheque book and cash card, but we offer a range of services which provide you with easy access to your money.

### **How can I transfer money to my current account from my new savings account?**

Using our Internet Banking and Telebanking Services you can move funds to your current account at the click of a button or by simply picking up the phone. Full details can be found in the guides that you will receive in your Welcome Pack.

### **Is the interest paid on my savings subject to tax?**

Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable at the prevailing rate. Detail of the prevailing rate of DIRT can be found in the leaflet 'Interest rates and Charges' and on our website [www.nationwideuk.ie](http://www.nationwideuk.ie). 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 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).

### **Do I have a choice of when my interest will be paid?**

Yes. With our Easy Access Savings Account, your interest can be paid annually or monthly.

Monthly interest is capitalised on the last working day of each calendar month and can be paid in the following ways:

- Paid into another Nationwide UK (Ireland) account
- Paid directly into any Republic of Ireland bank or building society account
- Added to your account.

With our Fixed Rate Savings Accounts, interest can be paid monthly or at maturity. If you request the monthly interest option with a Fixed Rate Savings Account, 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.

If you prefer to have your interest paid at maturity, the funds will be added to your savings account.

### **What happens in the event of my death?**

On the death of an account holder the balance in the account together with interest and any bonus will be paid to their personal representatives without notice or loss of interest. On the death of a joint account holder, the balance together with interest and any bonus will be payable to the surviving account holder without notice or loss of interest or the surviving account holder can choose to keep the account in their name.

Nationwide UK (Ireland) can assist in these matters – for further information please contact one of our customer service team who will be able to help.

# Dedicated to service

# Dedicated to you

**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.**

## **To meet the standard set by the Central Bank of Ireland we aim to:**

- Deal with you professionally and fairly and act in your best interests
- Try to find out as much about you as we need to know to provide a product or service that is right for you
- Give you the information necessary for you to make an informed decision
- Handle any complaints you have about our dealings with you quickly, efficiently and fairly.

## **Dedicated to your confidentiality & security.**

Confidentiality and security are paramount to saving with us.

Your confidentiality is assured by the Data Protection Act (1998 & 2003). This permits us to only collect the personal data necessary to maintain our relationship with you and to make sure that your personal data is processed in accordance with your rights.

## **Dedicated to protecting your investment**

As part of the world's largest building society we can offer you a safe place for your savings.

Nationwide Building Society is a member of the Financial Services Compensation Scheme (FSCS) in the United Kingdom, which was established under the Financial Services and Markets Act 2000 to pay compensation if a firm is unable, or likely to be unable, to pay claims against it.

Payments under the FSCS are limited to a maximum of £85,000 per individual investor's total deposits (or £170,000 if a joint account). Most investors are covered, including individuals and small firms.

Although most shares and deposits in UK building societies are denominated in sterling, deposits in euro denomination are also covered. Euro accounts will be compensated in sterling based on a euro to sterling conversion rate determined when the compensation scheme is invoked and payment will be made within seven days of the date that the scheme is invoked.

Individual customers are restricted to one maximum amount of £85,000 across an organisation.

Further details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Find out more about saving with Nationwide UK (Ireland)

If you have any more questions, or would like to talk to us about opening a new savings account:

Visit us online at:  
[nationwideuk.ie](https://nationwideuk.ie)

Call:  
1800 800 180

Write:  
Nationwide UK (Ireland)  
PO Box 11552  
3 Spencer Dock  
North Wall Quay  
Dublin 1

Call-In to:  
13 Merrion Row Dublin 2  
(9:30am-5:30pm  
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