

RECEIVED 19/03/2026.

Attn of Lindsey Smith
Hednesford Town Council
Pye Green Community Centre
Bradbury Lane
Hednesford
Staffs
United Kingdom
WS12 4EP

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

nationwide.co.uk/business
BusinessSavingsOperations@nationwide.co.uk

0800 66 55 11 (option 2)

10 March 2026

Your Business Fixed Rate Saver account is about to mature. What would you like to do next?

Dear **Mrs. Smith**,

Thank you for choosing to save with Nationwide.

Your **Business 6 Month Saver Issue 23 - Annual** account ****1573 with an interest rate of **3.90% AER/ gross p.a.** (fixed), matures on **08 April 2026** with a balance of **£30,639.24** plus interest and **it's time to decide what you'd like to do next with your savings.**

Here are your options:

1 - Keep your savings with Nationwide

You can decide to keep your money with us by

- Keeping your savings in one of our Fixed Rate accounts; or
- Moving your savings into an Instant Access or Notice account

You can do this by simply filling out the Business Fixed Rate Saver Maturity Instructions form sent with this letter and posting it back to us using the pre-paid envelope provided. Alternatively, you can scan and email it back to us at **BusinessSavingsOperations@nationwide.co.uk**.

The enclosed Summary Boxes set out the key features of our range of Business Saver accounts. For full account details, please refer to the enclosed terms and conditions or visit our website at **nationwide.co.uk/business/business-savings**

Please find our latest interest rates available to you in the table overleaf.

	Annual interest		Monthly interest	
	AER	Gross p.a.	AER	Gross p.a.
Business Instant Saver	1.50%	1.50%	1.46%	1.45%
Business 35 Day Saver	2.45%	2.45%	2.43%	2.40%
Business 95 Day Saver	3.25%	3.25%	3.25%	3.20%
Business 125 Day Saver	3.50%	3.50%	3.51%	3.45%
Business 6 Month Saver	3.73%	× 3.70% ✕	Please note: Monthly interest is not available for Fixed Rate Saver accounts. Please refer to our Terms and Conditions for further details how interest work for these accounts.	
Business 1 Year Saver	3.60%	3.60%		

Please note all published rates are subject to change and can be withdrawn at any time, therefore the rates above can't be guaranteed. For the most up to date published rates please visit nationwide.co.uk/business/business-savings.

2 - Take some time to think about your next steps

If we don't hear from you by the date your account matures, we'll place your savings into a Nationwide Maturity Reserve Account for safe keeping until you decide what you'd like to do next.

Our Maturity Reserve Account pays a variable rate of interest, which is currently **1.50% AER / gross p.a.** For more information on the Maturity Reserve Account, please refer to the enclosed Maturity Reserve Account Summary Box and Product Terms and Conditions.

We'll confirm the interest rate you'll be earning when we send you your opening statement. You'll also be bound by the Business Savings General Terms and Conditions and the Product Specific Terms and Conditions thereafter.

3 - Close your account

If you want to close your account, we can arrange to pay the funds into your nominated account. Just complete the Business Fixed Rate Saver Maturity Instructions form and post it back to us using the pre-paid envelope provided.

Let us know if you need help

If you'd like to talk through your options or have any questions, please call us on 0800 66 55 11. We're here Monday to Friday from 9am to 5pm, except on bank holidays.

We look forward to helping you continue making the most of your savings.

Yours sincerely,
Nationwide Business Savings Team

Summary box

Business Accounts

Business Instant Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate from 23 January 2026

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business Instant Saver - Issue 10	1.50%	1.46%/1.45%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

Business Notice Accounts

What is the interest rate?

You can choose to have interest paid monthly or annually.

Based on the interest rate from 23 January 2026

Term	Annual Interest AER/gross p.a. (variable)	Monthly Interest AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	2.45%	2.43%/2.40%
Business 95 Day Saver - Issue 12	3.25%	3.25%/3.20%
Business 125 Day Saver - Issue 4	3.50%	3.51%/3.45%

How is the interest calculated and paid?

Interest is calculated daily, and paid either annually on 31 March or monthly on the first working day of each calendar month.

Interest can be paid into the account, into your Nominated Account, or any other Business Saver Account or Corporate Saver Account that you have with us. Please see Section B of the **Business Savings General Terms and Conditions**.

Please see Additional Information below for further information on Nominated Accounts. We also pay interest when you close your account and we add this to the capital value of the account.

Can Nationwide change the interest rate?

Yes, the interest rate is variable. We can increase or decrease the interest rate for any of the reasons set out in the **Business Savings General Terms and Conditions**.

Business Fixed Rate Accounts

What is the interest rate?

Term	Interest rate AER/gross p.a. (fixed)
Business 6 Month Saver - Issue 24	3.73%/3.70%
Business 1 Year Saver - Issue 29	3.60%

How is the interest calculated and paid?

If the term of the account is 1 year or less, interest is calculated daily and paid upon maturity.

If the term of the account is greater than 1 year, interest is calculated daily, capitalised annually and added to the account on the anniversary date and upon maturity.

For all fixed rate accounts, where the maturity date and/or anniversary date falls on a weekend or bank holiday, interest will be paid on the next working day.

Can Nationwide change the interest rate?

No, the interest rate on these accounts are fixed for the term and cannot be changed.

What would the estimated balance be after 12 months based on a £10,000 deposit?

Based on the interest rate from 23 January 2026

Term	Interest rate AER/gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business Instant Saver - Issue 10	Annual - 1.50%	£10,150.00
	Monthly - 1.46%/1.45%	£10,145.97

This projection is provided for illustrative purposes only, it assumes that

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 23 January 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the **Business Savings General Terms and Conditions** for further details.

Please see section C of the **Business Savings General Terms and Conditions** for details about why we may change the interest rates and how we will tell you about any rate changes.

What would the estimated balance be after 12 months based on a £10,000 deposit? Based on the interest rate from 23 January 2026

Term	Interest rate AER/gross p.a. (variable)	Balance at end of 12 months AER/gross p.a. (variable)
Business 35 Day Saver - Issue 3	Annual - 2.45%	£10,245.00
	Monthly 2.43%/2.40%	£10,242.66
Business 95 Day Saver - Issue 12	Annual 3.25%	£10,325.00
	Monthly 3.25%/3.20%	£10,324.73
Business 125 Day Saver - Issue 4	Annual 3.50%	£10,350.00
	Monthly 3.51%/3.45%	£10,350.51

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account.
- No further deposits or withdrawals are made.
- There is no change to the interest rate.
- By applying for this account, you agree to the interest rate change on 23 January 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

What would the estimated balance be after 12 months based on a £10,000 deposit?

Term	Interest rate AER/gross p.a. (fixed)	Balance at end of term with interest
Business 6 Month Saver - Issue 24	3.73%/3.70	£10,183.48
Business 1 Year Saver - Issue 29	3.60%	£10,360.00

This projection is provided for illustrative purposes only, it assumes that:

- Interest is paid into the account, and
- The account is not closed during the fixed term, and
- The initial deposit for Business 6 Month Saver is made on the 1 February 2026.
- The initial deposit for the Business 1 year Saver is made on the 1 February 2026.

How do I open and manage my account?

To open this account you must be a:

- Privately or publicly owned limited company incorporated in the UK.
- Charity registered in the UK.
- Unincorporated body (e.g. Club, Parish Council) based in the UK.
- UK sole trader/partnership.

AND

- Have an annual turnover of less than £10 million.
- Are not listed under our ineligible companies found on our [Business Savings FAQs](#).

Please note: You need to have a UK based business account to use as your Nominated Account. This account **must** be used for all deposits and withdrawals. This account must be in the name of your business and able to receive CHAPS payments. Your nominated account **cannot** be a Nationwide current account. If you don't have one, you'll need to set one up before submitting an application. Please see section B of the **Business Savings General Terms and Conditions** for further details.

Business 6 Month Saver Account

Issue 24

Effective from 23 January 2026

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 6 Month Saver.

If there's a conflict between the General Terms and Conditions and these Business 6 Month Saver conditions, these Business 6 Month Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000.
2. The maximum balance for this account is £10 million.
3. Interest is calculated daily and will be paid and added to the balance upon maturity of the account. Where the maturity date falls on a weekend or bank holiday, interest will be paid on the next working day.
4. The rate of interest paid is fixed for the term of the account. The term starts from the date your deposit is paid to your account and matures at the end of the fixed term. See the 'Paying money in' conditions in the General Terms and Conditions for details of how long certain payment types take to clear. Please also refer to the information you were given when you opened your account which has the term of the account, the interest rate and when interest is paid to you.
5. You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your Business 6 Month Saver Account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.
6. We'll write to you in advance to let you know when your fixed rate is maturing.
7. If we don't hear from you when the fixed term comes to an end the account will be moved into a Maturity Reserve Account.
8. Our fixed rate accounts are limited offers and we may withdraw rates at any time before the account is opened. You can check our latest rates by calling us on **0800 66 55 11** or going to **nationwide.co.uk/business**.

Maturity Reserve Account

9. The minimum balance to earn interest is £5,000, if your account balance falls below the minimum balance you will not earn interest on the balance until it returns to above the minimum balance.
10. The account can remain open with a balance above £1.
11. The interest rate on a Maturity Reserve Account is variable. When your account matures, we'll send you a statement to let you know what this rate is.
12. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
13. You have instant access to the money in your Maturity Reserve account.
14. We pay interest annually on 31 March each year. We also pay interest when the account is closed, which will then be added to the capital value of the account.

You can order all our publications in large print, Braille, or audio recording.
Just let us know by calling **0800 66 55 11** or emailing us at
BusinessSavings@nationwide.co.uk

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website fca.org.uk. Most Business and Corporate saver accounts are not regulated. Some businesses and charities may be eligible for protection under the Financial Services Compensation Scheme (FSCS). **Nationwide is not responsible for the content of external websites.**

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

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Business 1 Year Saver Account

Issue 29

Effective from 16 May 2025

In addition to the Business Savings General Terms and Conditions, the following conditions apply to the Business 1 Year Saver. If there's a conflict between the General Terms and Conditions and these Business 1 Year Saver conditions, these Business 1 Year Saver conditions take priority.

1. The minimum initial deposit is £5,000 and the minimum balance to earn interest is £5,000.
2. The maximum balance for this account is £10 million.
3. Interest is calculated daily and will be paid and added to the balance upon maturity of the account. Where the maturity date falls on a weekend or bank holiday, interest will be paid on the next working day.
4. The rate of interest paid is fixed for the term of the account. The term starts from the date your deposit is paid to your account and matures at the end of the fixed term. See the 'Paying money in' conditions in the General Terms and Conditions for details of how long certain payment types take to clear. Please also refer to the information you were given when you opened your account which has the term of the account, the interest rate and when interest is paid to you.
5. You have 14 days from the date we open your account to pay money into it. From day 15, you can't make any more payments in, and if at this point no money has been paid in, your Business 1 Year Saver Account will be closed. If you try and pay money into your account from day 15 onwards, the payment will be rejected. Any rejected payments will be returned to the account the transfer was made from. You can't make any withdrawals or close the account during its fixed rate term.
6. We'll write to you in advance to let you know when your fixed rate is maturing.
7. If we don't hear from you when the fixed term comes to an end the account will be moved into a Maturity Reserve Account.
8. Our fixed rate accounts are limited offers and we may withdraw rates at any time before the account is opened. You can check our latest rates by calling us on **0800 66 55 11** or going to **nationwide.co.uk/business**.

Maturity Reserve Account

9. The minimum balance to earn interest is £5,000, if your account balance falls below the minimum balance you won't earn interest on the balance until it returns to above the minimum balance.
10. The account can remain open with a balance above £1.
11. The interest rate on a Maturity Reserve Account is variable. When your account matures, we'll send you a statement to let you know what this rate is.
12. We'll provide you with at least 14 days' advance written notice before changing any interest rates which apply to your account unless the change is favourable to you, or you have less than £100 in your account, in which case we'll make the change immediately without providing you with advance notice and, within 30 days of us making the change, we'll provide and/or make available information about the change.
13. You have instant access to the money in your Maturity Reserve Account.
14. We pay interest annually on 31 March each year. We also pay interest when the account is closed, which will then be added to the capital value of the account.