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Our Business Savings accounts

i Information: We're not currently accepting new applications for our range of Business Savings accounts. When they're available, we'll display them on this page.

The interest rates below are for existing customers looking to move their savings to a different account.

The interest rates below are also for customers on a Business Fixed Rate account which is coming up to maturity or has already matured. For more information please review the Maturity Pack you were sent or contact us to discuss your options.

We're the Business Savings account provider of choice for many UK based businesses and organisations of all sizes. We don't give advice on which account best suits your financial needs however we are available to help you manage your accounts.

Here are some reasons why you should continue holding your existing Business Savings account with us.

- UK based telephone team dedicated to the needs of Nationwide Business Savers.
- We have strong credit rating grades to give you the reassurance that your business savings are safe and secure.
- Your money is protected by the Financial Services Compensation Scheme (FSCS), providing you meet the **FSCS eligibility (opens in a new window)** (<https://www.fscs.org.uk/>). This means the money across all your Nationwide and Virgin Money accounts is covered up to £120,000 per eligible person (or a combined £240,000 for joint accounts). This applies if we're unable to meet our financial commitments or stop trading.

Tip: Our Business Savings accounts are available to businesses and organisations who have an annual turnover of less than £10 million. These accounts aren't suitable for use as a business current account.

For businesses and organisations with a turnover of £10 million or more, please visit our **[Corporate Savings page \(/business/corporate-savings\)](/business/corporate-savings)**.

Account type	Account name	Interest rate from 11 June 2026
Instant access	Instant Saver*	Earn up to 1.50% AER/gross p.a. (variable)
Notice accounts	35 day saver*	Earn up to 2.45% AER/gross p.a. (variable)
	95 day saver*	Earn up to 3.25% AER/gross p.a. (variable)
	125 day saver*	Earn up to 3.50% AER/gross p.a. (variable)
Fixed Rate Accounts	6 Month Saver	Earn 3.84%/3.80% AER/gross p.a. (fixed)
	1 Year Saver	Earn 4.00% AER/gross p.a. (fixed)

We are not currently accepting new applications for our range of Business Savings accounts. The above rates are for existing customers only.

Existing customers can change their account by submitting a **[Change of Account Type form \(/business/customer-support/guides-and-forms/additional-change-account-forms\)](/business/customer-support/guides-and-forms/additional-change-account-forms)**.

***For Instant access or Notice accounts:** You can choose to have your interest paid monthly or annually. Interest is calculated daily. If your balance falls below £5,000 you will not earn interest until your balance returns to £5,000 or more.

Keeping your savings safe

At Nationwide we're committed to keeping you, your money and your data safe. Please make sure to read our **[protecting you from fraud page \(/business/fraud-awareness\)](/business/fraud-awareness)** to help keep you and your Business Savings account safe from frauds and scams.