

Important changes to some of our savings account rates

From **1 November 2024**, we'll be paying a lower rate of interest on some of our savings accounts, as listed below. We've listed the accounts affected below in alphabetical order and tables are included to show your current and new interest rates.

Product	See table	Product	See table	Product	See table
1 Year Triple Access Online ISA Issue 14	5	e-Savings Plus	16	InvestDirect	8
1 Year Triple Access Online Saver Issues 3, 5, 9, 12 and 15	13	Fixed Rate Cash ISA Maturity	7	ISA Bond ex TESSA	7
Branch Easy Access	8	Fixed Term Bond Maturity	8	Junior ISA Maturity	15
Branch Flex Saver	22	Fixed Term e-Bond Maturity	8	Lapsed TESSA	8
Branch Limited Access	1	Fixed Term Branch Bond Maturity	8	Limited Access Online Saver	1
Branch Reward Saver	9	Fixed Term ISA Maturity	7	Limited Access Saver (all issues)	1
Branch Single Access	3	Fixed Term Online Bond Maturity	8	Loyalty ISA	10
Business Investor	11	Flex Online Saver Issue 1 and 2	22	Loyalty Saver (all issues)	9
CashBuilder Book	8	Flexclusive ISA (all issues)	24	Loyalty Single Access ISA (all issues)	2
CashBuilder Card	8	Flexclusive Saver (all issues)	22	Monthly Income 60+	17
Child Trust Fund	15	Future Saver (all issues for members with a Nationwide main current account)	18	Online ISA Issue 8	7
Child Trust Fund Maturity ISA	15	Future Saver (all issues for members without a Nationwide main current account)	19	Portfolio Investor	11
Continue to Save	20	Help to Buy: ISA	14	Single Access Saver 1	3
Corporate Savings	23	Immediate Access Annual	8	Single Access ISA 3	26
Direct Cash ISA Issues 1-3	7	Inheritance ISA (all issues)	7	ShareSave Feeder	8
Direct Easy Access	8	Instant Access	8	Smart	21
Direct Easy Access 4	17	Instant Access ISA	7	Smart 2	21
Direct Saver	8	Instant Access ISA (Maturity)	7	Smart Junior ISA	15
Easy Access Book (Annual)	8	Instant Access Saver Issues 1-9 and 11	8	Smart Limited Access	19
Easy Access Book (Monthly)	17	Instant Access Saver Issue 10	25	Smart Saver	20
Easy Access Card	8	Instant ISA (all issues)	7	Triple Access ISA	6
Easy Access ISA	7	Instant ISA ex TESSA	7	Triple Access ISA 2	6
Easy Cash ISA (all issues)	7	Instant ISA Saver (all issues)	7	Triple Access Online ISA	4
Easy Saver ISA (all issues)	7	Instant Saver	8	Triple Access Saver	12
e-Bond Maturity	8	Instant Saver Issues 3 and 4	8	Triple Access Saver 2	12
e-ISA	7	Instant Saver 2 Annual	8	Treasurers Trust	23
e-Savings	8	Instant Saver 2 Monthly	17	Web ISA	7

Table 1
Branch Limited Access, Limited Access Online Saver,
Limited Access Saver (all issues)

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
5 or fewer	2.50% AER/ gross a year (variable)	2.30% AER/ gross a year (variable)
6 or more	2.15% AER/ gross a year (variable)	2.00% AER/ gross a year (variable)

Table 2
Loyalty Single Access ISA (all issues)

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
1 or fewer	3.75% AER/ tax-free (variable)	3.65% AER/ tax-free (variable)
2 or more	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)

Table 3
Branch Single Access, Single Access Saver 1

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
1 or fewer	3.00% AER/ gross a year (variable)	2.80% AER/ gross a year (variable)
2 or more	2.15% AER/ gross a year (variable)	2.00% AER/ gross a year (variable)

Table 4
Triple Access Online ISA

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
3 or fewer	2.25% AER/ tax-free (variable)	2.15% AER/ tax-free (variable)
4 or more	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)

Table 5
1 Year Triple Access Online ISA Issue 14

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
3 or fewer	4.25% AER/ tax-free (variable)	4.10% AER/ tax-free (variable)
4 or more	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)

Table 6
Triple Access ISA, Triple Access ISA 2

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
3 or fewer	2.50% AER/ tax-free (variable)	2.35% AER/ tax-free (variable)
4 or more	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)

Table 7
Direct Cash ISA Issues 1-3, Easy Access ISA, Easy Cash ISA (all issues), Easy Saver ISA (all issues), e-ISA, Fixed Term ISA Maturity, Fixed Rate Cash ISA Maturity, Inheritance ISA (all issues), Instant Access ISA, Instant Access ISA (Maturity), Instant ISA (all issues), Instant ISA ex TESSA, Instant ISA Saver (all issues), ISA Bond ex TESSA, Online ISA Issue 8, Web ISA

Balance of Account	Interest rate until 31 October 2024	Interest rate from 1 November 2024
£0.01 - £9,999	2.25% AER/ tax-free (variable)	2.05% AER/ tax-free (variable)
£10,000 - £49,999	2.30% AER/ tax-free (variable)	2.10% AER/ tax-free (variable)
£50,000 +	2.35% AER/ tax-free (variable)	2.15% AER/ tax-free (variable)

Table 8
Branch Easy Access, CashBuilder Book, CashBuilder Card, Direct Easy Access, Direct Saver, Easy Access Book (Annual), Easy Access Card, e-Bond Maturity, e-Savings, Fixed Term Bond Maturity, Fixed Term e-Bond Maturity, Fixed Term Online Bond Maturity, Fixed Term Branch Bond Maturity, Immediate Access Annual, Instant Access, Instant Access Saver Issues 1-9 and 11, Instant Saver, Instant Saver Issues 3 and 4, Instant Saver 2 Annual, InvestDirect, Lapsed TESSA, ShareSave Feeder

Balance of Account	Interest rate until 31 October 2024	Interest rate from 1 November 2024
£0.01 - £9,999	2.25% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)
£10,000 - £49,999	2.30% AER/ gross a year (variable)	2.10% AER/ gross a year (variable)
£50,000 +	2.35% AER/ gross a year (variable)	2.15% AER/ gross a year (variable)

Table 9
Branch Reward Saver, Loyalty Saver (all issues)

Interest rate until 31 October 2024	Interest rate from 1 November 2024
3.75% AER/gross a year (variable)	3.60% AER/ gross a year (variable)

Table 10
Loyalty ISA

Interest rate until 31 October 2024	Interest rate from 1 November 2024
3.75% AER/tax-free (variable)	3.60% AER/ tax-free (variable)

Table 11
Business Investor, Portfolio Investor

Interest rate until 31 October 2024	Interest rate from 1 November 2024
2.27% AER/ 2.25% gross a year (variable)	2.07% AER/ 2.05% gross a year (variable)

Table 12
Triple Access Saver, Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
3 or fewer	2.50% AER/ gross a year (variable)	2.35% AER/ gross a year (variable)
4 or more	2.15% AER/ gross a year (variable)	2.00% AER/ gross a year (variable)

Table 13
1 Year Triple Access Online Saver Issues 3, 5, 9, 12 and 15

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
3 or fewer	4.25% AER/ gross a year (variable)	4.10% AER/ gross a year (variable)
4 or more	2.15% AER/ gross a year (variable)	2.00% AER/ gross a year (variable)

Table 14
Help to Buy: ISA

Interest rate until 31 October 2024	Interest rate from 1 November 2024
3.50% AER/ tax-free (variable)	3.35% AER/ tax-free (variable)

Table 15
Child Trust Fund, Child Trust Fund Maturity ISA, Junior ISA Maturity, Smart Junior ISA

Interest rate until 31 October 2024	Interest rate from 1 November 2024
4.00% AER/ tax-free (variable)	3.80% AER/ tax-free (variable)

Table 16
e-Savings Plus

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
5 or fewer	2.50% AER/ gross a year (variable)	2.30% AER/ gross a year (variable)
6 or more	2.45% AER/ gross a year (variable)	2.25% AER/ gross a year (variable)

Table 17
Direct Easy Access 4, Instant Saver 2 Monthly, Monthly Income 60+, Easy Access Book (Monthly)

Balance of Account	Interest rate until 31 October 2024	Interest rate from 1 November 2024
£0.01 - £9,999	2.27% AER/ 2.25% gross a year (variable)	2.07% AER/ 2.05% gross a year (variable)
£10,000 -£49,999	2.32% AER/ 2.30% gross a year (variable)	2.12% AER/ 2.10% gross a year (variable)
£50,000 +	2.38% AER/ 2.35% gross a year (variable)	2.17% AER/ 2.15% gross a year (variable)

Table 18
Future Saver (all issues for members with a Nationwide main current account)

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
1 or fewer	4.00% AER/ gross a year (variable)	3.80% AER/ gross a year (variable)
2 or more	2.25% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)

Table 19
Future Saver (all issues for members without a Nationwide main current account), Smart Limited Access

Withdrawals Per Account Year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
1 or fewer	3.50% AER/ gross a year (variable)	3.30% AER/ gross a year (variable)
2 or more	2.25% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)

Table 20
Continue to Save, Smart Saver

Interest rate until 31 October 2024	Interest rate from 1 November 2024
2.50% AER/ gross a year (variable)	2.30% AER/ gross a year (variable)

Table 21
Smart, Smart 2

Interest rate until 31 October 2024	Interest rate from 1 November 2024
2.52% AER/ 2.50% gross a year (variable)	2.31% AER/ 2.30% gross a year (variable)

Table 22
Branch Flex Saver, Flex Online Saver Issues 1 and 2,
Flexclusive Saver (all issues)

Balance of Account	Interest rate until 31 October 2024	Interest rate from 1 November 2024
£0.01 - £9,999	2.30% AER/ gross a year (variable)	2.10% AER/ gross a year (variable)
£10,000 - £49,999	2.35% AER/ gross a year (variable)	2.15% AER/ gross a year (variable)
£50,000 +	2.40% AER/ gross a year (variable)	2.20% AER/ gross a year (variable)

Table 23
Corporate Savings, Treasurers Trust

Interest rate until 31 October 2024	Interest rate from 1 November 2024
2.26% AER / 2.25% gross a year (variable)	2.06% AER / 2.05% gross a year (variable)

Table 24
Flexclusive ISA (all issues)

Balance of Account	Interest rate until 31 October 2024	Interest rate from 1 November 2024
£0.01 - £9,999	2.30% AER/ tax-free (variable)	2.10% AER/ tax-free (variable)
£10,000 - £49,999	2.35% AER/ tax-free (variable)	2.15% AER/ tax-free (variable)
£50,000 +	2.40% AER/ tax-free (variable)	2.20% AER/ tax-free (variable)

Table 25
Instant Access Saver Issue 10

Interest rate until 31 October 2024	Interest rate from 1 November 2024
2.40% AER/ gross a year (variable)	2.20% AER/ gross a year (variable)

Table 26
Single Access ISA 3

Withdrawals per account year	Interest rate until 31 October 2024	Interest rate from 1 November 2024
1 or fewer	3.00% AER/ tax-free (variable)	2.80% AER/ tax-free (variable)
2 or more	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)

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An account year is the 12-month period from the date (or anniversary) of account opening.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross a year is the interest rate without tax deducted.

Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

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

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