

Important changes to some of our savings account rates

From **1 February 2025**, 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 Issues 14, 15 and 16	5	Easy Saver ISA (all issues)	7	Instant Saver Issues 3 and 4	8
1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15 and 16	13	e-Bond Maturity	8	Instant Saver 2 Annual	8
Branch Easy Access	8	e-ISA	7	Instant Saver 2 Monthly	17
Branch Easy Access ISA	7	e-Savings	8	InvestDirect	8
Branch Flex ISA	24	e-Savings Plus	16	ISA Bond ex TESSA	7
Branch Flex Saver	22	Fixed Rate Cash ISA Maturity	7	Junior ISA Maturity	15
Branch Limited Access	1	Fixed Term Bond Maturity	8	Lapsed TESSA	8
Branch Reward ISA	10	Fixed Term e-Bond Maturity	8	Limited Access Online Saver	1
Branch Reward Saver	9	Fixed Term Branch Bond Maturity	8	Limited Access Saver (all issues)	1
Branch Reward Single Access ISA	2	Fixed Term ISA Maturity	7	Loyalty ISA	10
Branch Single Access	3	Fixed Term Online Bond Maturity	8	Loyalty Saver (all issues)	9
Branch Single Access ISA	2	Flex Instant Saver	29	Loyalty Single Access ISA (all issues)	2
Branch Triple Access ISA	6	Flex Instant Saver2	29	Monthly Income 60+	17
Business Investor	11	Flex Online Saver Issue 1 and 2	22	Online ISA Issue 8	7
CashBuilder Book	8	Flexclusive ISA (all issues)	24	Portfolio Investor	11
CashBuilder Card	8	Flexclusive Saver (all issues)	22	Single Access Saver 1	3
Child Trust Fund	15	Future Saver (all issues for members with a Nationwide main current account)	18	Single Access ISA 3	26
Child Trust Fund Maturity ISA	15	Future Saver (all issues for members without a Nationwide main current account)	19	ShareSave Feeder	8
Continue to Save	20	Help to Buy: ISA	14	Smart	21
Corporate Savings	23	Immediate Access Annual	8	Smart 2	21
Direct Cash ISA Issues 1-3	7	Inheritance ISA (all issues)	7	Smart Junior ISA	15
Direct Easy Access	8	Instant Access	8	Smart Limited Access	28
Direct Easy Access 4	17	Instant Access ISA	7	Smart Saver	27
Direct Saver	8	Instant Access ISA (Maturity)	7	Triple Access ISA	6
Easy Access Book (Annual)	8	Instant Access Saver Issues 1-9 and 11	8	Triple Access ISA 2	6
Easy Access Book (Monthly)	17	Instant Access Saver Issue 10	25	Triple Access Online ISA	4
Easy Access Card	8	Instant ISA (all issues)	7	Triple Access Saver	12
Easy Access ISA	7	Instant ISA ex TESSA	7	Triple Access Saver 2	12
Easy Cash ISA (all issues)	7	Instant ISA Saver (all issues)	7	Treasurers Trust	23
		Instant Saver	8	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 January 2025	Interest rate from 1 February 2025
5 or fewer	2.30% AER/ gross a year (variable)	2.10% AER/ gross a year (variable)
6 or more	2.00% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)

Table 2**Branch Reward Single Access ISA, Branch Single Access ISA, Loyalty Single Access ISA (all issues)**

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer	3.65% AER/ tax-free (variable)	3.55% AER/ tax-free (variable)
2 or more	2.00% AER/ tax-free (variable)	1.75% AER/ tax-free (variable)

Table 3**Branch Single Access, Single Access Saver 1**

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer	2.80% AER/ gross a year (variable)	3.55% AER/ gross a year (variable)
2 or more	2.00% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)

Table 4**Triple Access Online ISA**

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
3 or fewer	2.15% AER/ tax-free (variable)	2.00% AER/ tax-free (variable)
4 or more	2.00% AER/ tax-free (variable)	1.75% AER/ tax-free (variable)

Table 5**1 Year Triple Access Online ISA Issues 14, 15 and 16**

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
3 or fewer	4.10% AER/ tax-free (variable)	4.00% AER/ tax-free (variable)
4 or more	2.00% AER/ tax-free (variable)	1.75% AER/ tax-free (variable)

Table 6**Branch Triple Access ISA, Triple Access ISA, Triple Access ISA 2**

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
3 or fewer	2.35% AER/ tax-free (variable)	2.15% AER/ tax-free (variable)
4 or more	2.00% AER/ tax-free (variable)	1.75% AER/ tax-free (variable)

Table 7**Branch Easy Access ISA, 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 January 2025	Interest rate from 1 February 2025
£0.01 - £9,999	2.05% AER/ tax-free (variable)	1.80% AER/ tax-free (variable)
£10,000 - £49,999	2.10% AER/ tax-free (variable)	1.85% AER/ tax-free (variable)
£50,000 +	2.15% AER/ tax-free (variable)	2.00% 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 January 2025	Interest rate from 1 February 2025
£0.01 - £9,999	2.05% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)
£10,000 - £49,999	2.10% AER/ gross a year (variable)	1.85% AER/ gross a year (variable)
£50,000 +	2.15% AER/ gross a year (variable)	2.00% AER/ gross a year (variable)

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

Interest rate until 31 January 2025	Interest rate from 1 February 2025
3.60% AER/gross a year (variable)	3.50% AER/ gross a year (variable)

Table 10
Loyalty ISA, Branch Reward ISA

Interest rate until 31 January 2025	Interest rate from 1 February 2025
3.60% AER/tax-free (variable)	3.50% AER/ tax-free (variable)

Table 11
Business Investor, Portfolio Investor

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.07% AER/ 2.05% gross a year (variable)	1.81% AER/ 1.80% gross a year (variable)

Table 12
Triple Access Saver, Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
3 or fewer	2.35% AER/ gross a year (variable)	2.15% AER/ gross a year (variable)
4 or more	2.00% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)

Table 13
1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15 and 16

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
3 or fewer	4.10% AER/ gross a year (variable)	4.00% AER/ gross a year (variable)
4 or more	2.00% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)

Table 14
Help to Buy: ISA

Interest rate until 31 January 2025	Interest rate from 1 February 2025
3.35% AER/ tax-free (variable)	3.10% AER/ tax-free (variable)

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

Interest rate until 31 January 2025	Interest rate from 1 February 2025
3.80% AER/ tax-free (variable)	3.55% AER/ tax-free (variable)

Table 16
e-Savings Plus

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
5 or fewer	2.30% AER/ gross a year (variable)	2.10% AER/ gross a year (variable)
6 or more	2.25% AER/ gross a year (variable)	2.05% 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 January 2025	Interest rate from 1 February 2025
£0.01 - £9,999	2.07% AER/ 2.05% gross a year (variable)	1.81% AER/ 1.80% gross a year (variable)
£10,000 -£49,999	2.12% AER/ 2.10% gross a year (variable)	1.87% AER/ 1.85% gross a year (variable)
£50,000 +	2.17% AER/ 2.15% gross a year (variable)	2.02% AER/ 2.00% 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 January 2025	Interest rate from 1 February 2025
1 or fewer	3.80% AER/ gross a year (variable)	3.55% AER/ gross a year (variable)
2 or more	2.05% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)

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

Withdrawals Per Account Year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer	3.30% AER/ gross a year (variable)	3.55% AER/ gross a year (variable)
2 or more	2.05% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)

Table 20
Continue to Save

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.30% AER/ gross a year (variable)	2.10% AER/ gross a year (variable)

Table 21
Smart, Smart 2

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.31% AER/ 2.30% gross a year (variable)	2.06% AER/ 2.05% 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 January 2025	Interest rate from 1 February 2025
£0.01 - £9,999	2.10% AER/ gross a year (variable)	1.85% AER/ gross a year (variable)
£10,000 - £49,999	2.15% AER/ gross a year (variable)	1.90% AER/ gross a year (variable)
£50,000 +	2.20% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)

Table 23
Corporate Savings, Treasurers Trust

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.06% AER / 2.05% gross a year (variable)	1.81% AER / 1.80% gross a year (variable)

Table 24
Branch Flex ISA, Flexclusive ISA (all issues)

Balance of Account	Interest rate until 31 January 2025	Interest rate from 1 February 2025
£0.01 - £9,999	2.10% AER/ tax-free (variable)	1.85% AER/ tax-free (variable)
£10,000 - £49,999	2.15% AER/ tax-free (variable)	1.90% AER/ tax-free (variable)
£50,000 +	2.20% AER/ tax-free (variable)	2.05% AER/ tax-free (variable)

Table 25
Instant Access Saver Issue 10

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.20% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)

Table 26
Single Access ISA 3

Withdrawals per account year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer	2.80% AER/ tax-free (variable)	3.55% AER/ tax-free (variable)
2 or more	2.00% AER/ tax-free (variable)	1.75% AER/ tax-free (variable)

Table 27
Smart Saver

Interest rate until 31 January 2025	Interest rate from 1 February 2025
2.30% AER/ gross a year (variable)	2.05% AER/ gross a year (variable)

Table 28
Smart Limited Access

Withdrawals per account year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer	3.30% AER/ gross a year (variable)	3.05% AER/ gross a year (variable)
2 or more	2.05% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)

Table 29
Flex Instant Saver, Flex Instant Saver 2

Interest rate until 31 January 2025	Interest rate from 1 February 2025
3.25% AER/ gross a year (variable)	3.00% AER/ gross a year (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.