

Changes to Future Saver from 1 February

When you opened your Future Saver account you would have benefited from the higher 'Flex' interest rate if you had a Nationwide current account at the time. From **1 February 2025**, all members with a Future Saver account will benefit from that higher rate, regardless of whether they have a Nationwide current account or not.

This change aligns with changes to variable interest rates that are also taking place on 1 February 2025. These interest rate changes follow the decision by the Bank of England to reduce the base rate from 5.00% to 4.75% on 7 November 2024. We have already been in touch to let you know about these interest rate changes:

Withdrawals per account year	Interest rate until 31 January 2025	Interest rate from 1 February 2025
1 or fewer (all Future Saver issues for members with a Nationwide main current account)	3.80% AER/ gross a year (variable)	3.55% AER/ gross a year (variable)
1 or fewer (all Future Saver issues for members without a Nationwide main current account)	3.30% AER/ gross a year (variable)	
2 or more	2.05% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)

Changes to some of our savings product names

We recently wrote to tell members about changes we are making to the name of their savings product. Here is a reminder of those name changes:

Old name	New name	Old name	New name
Cashbuilder Book	Easy Access Saver	Instant ISA Saver	Easy Access ISA
Direct Cash ISA	Easy Access ISA	Instant Saver	Easy Access Saver
Direct Easy Access	Easy Access Saver	ISA Bond ex Tessa	Easy Access ISA
Easy Access Book	Easy Access Saver	Limited Access Saver	Limited Access Saver 9
Easy Cash ISA	Easy Access ISA	Loyalty ISA	Reward ISA
Easy Saver ISA	Easy Access ISA	Loyalty Saver	Reward Saver
e-Bond Maturity	Fixed Term e-Bond Maturity	Loyalty Single Access ISA	Reward Single Access ISA
Flexexclusive ISA	Flex ISA	Monthly Income 60+	Easy Access Saver
Flexexclusive Saver	Flex Saver	Online ISA	e-ISA
Immediate Access Annual	Easy Access Saver	Smart (Child now over 18)	SmartSaver
Instant Access	Easy Access Saver	Smart 2 Book	Smart Instant Access (Child)
Instant Access ISA	Easy Access ISA	Smart 2 Parent Book	Smart Instant Access (Adult)
Instant Access ISA (Maturity)	Fixed Term ISA Maturity	Smart Book	Smart Instant Access (Child)
Instant Access Saver	Easy Access Saver	Smart Parent Book	Smart Instant Access (Adult)
Instant ISA	Easy Access ISA	Web ISA	e-ISA
Instant ISA ex Tessa	Easy Access ISA		

Need a copy of documents in Braille, large print or audio format? Just ask in branch or call **03457 30 20 11**.

The information in this leaflet is correct on **4 February 2025**.

We may vary our offers or withdraw products from sale at any time without telling you first.

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.

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