

Branch Easy Access ISA

Our Product Terms and Conditions

These Product Terms and Conditions are specific to your cash ISA product. They form part of your account's terms and conditions, so you need to read these along with the other documents that make up your agreement.

Your Product Terms and Conditions have priority over anything that's said differently in another part of your agreement.

Branch Easy Access ISA

This product is for members who previously held an Eligible Passbook Product, who want to save in a tax-free cash ISA and want to manage their account at a branch counter or online.

A key term you need to know

'Eligible Passbook Product' is one of the following cash ISA products with a passbook:

- Direct Cash ISA
- Easy Access ISA
- Easy Cash ISA
- Easy Saver ISA
- Instant Access ISA
- Instant ISA
- Instant ISA ex-TESSA
- Instant ISA Saver

Conditions for holding your account

You need to be aged 16 or over.

You can only have one Branch Easy Access ISA for each of the Eligible Passbook Product accounts you had.

Term

Your account doesn't have a fixed term.

Managing your account

You can run your account in any of the following ways:

- Using your ISA card at a branch counter
- Using the Internet Bank or our Banking app (if you're registered).

Interest

We'll pay interest into your account on the anniversary of your account opening. If you opened your account on 29 February, we'll pay your interest on 28 February.

We'll also pay interest when you close your account.

The interest rate we pay on your account is variable, meaning it can go up or down. From time to time, your account may have tiered interest rates based on how much money you have in your account. The interest rate we pay on each tier will be variable. When your balance changes and takes your account to a different tier, we'll automatically apply the interest rate for the new tier.

Paying money into your account

You can pay money into your account in any of the ways set out in Section 05 of Our Cash ISA Terms and Conditions. This includes transferring money from an ISA you have with another ISA manager, using our transfer-in process.¹

Taking money out of your account

You can take money out of your account in any of the following ways:

- In cash or by Building Society cheque at a branch counter
- By internal transfer to a current account or savings account you have with Nationwide (as long as it accepts payments).

You may also be able to take your money out by transferring it to an ISA you already have, or a new one you open, with another ISA manager. You'll first need to arrange for the new ISA manager to send us a transfer instruction (see Section 06 of Our Cash ISA Terms and Conditions).

You can close your account in branch or by using the Internet Bank.

If you want to keep the tax-free benefits of an ISA when you take out money or close your account, you must either transfer the money in your account direct to another cash ISA product with us or arrange a transfer to an ISA you have with another ISA manager.

Statements

When you pay money into or take money out of your account in any month, we will provide you with a statement for that month. Even if you haven't made any payments on your account during the year, we will send a statement shortly after each anniversary of your account opening. We will also send you a statement when your account is closed.

We will send the statements by post.

You can also request a mini statement at a branch counter at any time.

'Please note: You can't use our transfer-in process to transfer money from an ISA you have with another ISA manager straight away, but it will be available soon. We will put notices in our branches and on our website, letting you know once it's up and running.



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

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