

# Savings Interest Rate History

From 1 April 2011 to 31 March 2012

- **Instant Access**
- **Limited Access**
- **Fixed Term**
- **Cash ISAs**
- **Children's Accounts**
- **Business Accounts**

# Our only focus is you

## With no shareholders to worry about, our only focus is you.



That means doing all we can to look after you, treat you fairly and give you great value. Which is why we're delighted to bring you our seven promises to savers – designed to help you make the most of your savings.

As part of our Savings Promises we have committed to contacting you<sup>1</sup> every year detailing our range of savings accounts. This guide shows you the interest rates we have paid on our variable rate savings accounts since 1 April 2011, and the new products that we have launched.

The promises reflect the way your needs shape both our products and the service we provide. We hope you won't just take our word for it and that you'll soon discover the difference they could make to your savings.

To find out more about our Savings Promises please visit [www.nationwide.co.uk/savings/savingspromises](http://www.nationwide.co.uk/savings/savingspromises)

### Bank of England Base Rate changes

The Bank of England last changed the Base Rate to 0.50% on 5 March 2009, there have been no changes since this date.

### Keeping up to date with interest rates

You can find out your current interest rates by popping into your local Nationwide branch, where our rates are always on display, calling us on **08457 30 20 10** or visiting our internet site at [nationwide.co.uk](http://nationwide.co.uk). In line with the Banking Conduct of Business Sourcebook regulations (BCOBS), we will also advise you of any changes in savings interest rates by: putting a notice in our branches and/or on our website or an advertisement in the press; contacting you personally if we reduce rates by more than 0.25% on any one occasion or by 0.50% or more over a 12 month period.

### Finding out more

To find out more about your savings, banking and investment options, to open a new account or to have a savings review, just call into any Nationwide branch, visit our internet site at [nationwide.co.uk](http://nationwide.co.uk), or call us on **08457 30 20 10**.

Please check that you are saving in the account that's right for you as we have a number of new accounts available.

### Account Information

The minimum age for all savings and banking accounts is 7 years except for Smart and Child Trust Fund from age 0, CashBuilder Card and Regular Savings 11 years, all Cash ISA products (except Save To Buy ISA), Tracker e-Bond, Tracker Bond, MySave Online Plus, MySave Online, e-Savings, e-Savings Plus and FlexAccount 16 years, Flexclusive Saver, 75 Day Saver, InvestDirect, Save to Buy, Save to Buy ISA, Flexclusive ISA and Champion Saver 18 years, Monthly Income 60+ 60 years. The maximum age for the Smart Account is 17 years.

<sup>1</sup> Only for customers who are 18 or over with a savings balance of £500+

# Instant Access

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>e-SAVINGS*</b>			
£1+	0.36	0.45	<b>0.45</b>
<b>CASHBUILDER CARD</b>			
£1+	0.08	0.10	<b>0.10</b>
<b>CASHBUILDER BOOK</b>			
£1+	0.08	0.10	<b>0.10</b>
<b>REGULAR SAVINGS<sup>1</sup></b> (Monthly increases in balance)			
£500-£1,000	2.00	2.50	<b>2.50</b>
£200-£499.99	1.48	1.85	<b>1.85</b>
£100-£199.99	1.08	1.35	<b>1.35</b>
Less than £100	0.08	0.10	<b>0.10</b>
<b>MONTHLY INCOME 60+</b> (Monthly)			
£1+	0.44	0.55	<b>0.55</b>
<b>INVESTDIRECT</b>			
£1+	0.16	0.20	<b>0.20</b>

## FLEXCLUSIVE SAVER

The annual interest rate (AER) for balances of £1,000+ is guaranteed to pay at least 1.75% above the Bank of England Base Rate until 1 January 2013. Any change to the rate will take place within one month of a change to the Bank of England Base Rate.

Issue 1 rates effective from 07 June 2011	Net p.a. %	Gross p.a. %	AER %
<b>FLEXCLUSIVE SAVER</b>			
£1,000+	1.80	2.25	<b>2.25</b>
£1 - £999 (F)	0.08	0.10	<b>0.10</b>

The annual interest rate (AER) for balances of £1,000+ is guaranteed to pay at least 1.50% above the Bank of England Base Rate until 1 January 2014. Any change to the rate will take place within one month of a change to the Bank of England Base Rate.

Issue 2 rates effective from 01 February 2012	Net p.a. %	Gross p.a. %	AER %
<b>FLEXCLUSIVE SAVER</b>			
£1,000+	1.60	2.00	<b>2.00</b>
£1 - £999 (F)	0.08	0.10	<b>0.10</b>

(no longer available)

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>IMMEDIATE ACCESS (Annual)</b>			
£1+	0.08	0.10	<b>0.10</b>
<b>INSTANT ACCESS</b>			
£1+	0.08	0.10	<b>0.10</b>

Rates effective from 01 April 2011	Net p.a. % inc. bonus	Gross p.a. % inc. bonus	AER %	AER % inc. bonus
<b>BONUS SAVER<sup>2</sup></b>				
£1+	0.68	0.85	<b>0.10</b>	<b>0.85</b>

### Interest Rates Explained

All rates quoted are variable. Net rates have been rounded and are for illustrative purposes only. Rates are correct at time of going to print. Interest is paid annually unless otherwise stated. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The gross rate of interest is the interest rate payable before any income tax is deducted (if you pay tax). The net rate of interest is the interest payable after any income tax is deducted (if you pay tax). Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change.

### Notes

\* A FlexAccount is required to open and operate an e-Savings account.

<sup>1</sup> Regular Savings interest rate is calculated on monthly increase in account balance. Maximum monthly increase to account balance is £1,000.

<sup>2</sup> Bonus Saver rate includes a variable bonus (currently 0.75% gross, 0.60% net p.a.) which is paid if 11 out of 12 monthly deposits and no withdrawals are made over the same period.

(F) Fixed rate.

# Limited Access

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>e-SAVINGS PLUS<sup>3*</sup></b>			
£1+ (5 or fewer withdrawals in a year)	1.60	2.00	<b>2.00</b>
£1+ (6 or more withdrawals in a year)	0.08	0.10	<b>0.10</b>

## CHAMPION SAVER

Champion Saver core rate is the average of the five highest branch based competitor rates, as taken from the Moneyfacts website on the second Monday of each month. The interest rate will be effective from the first day of the month following its calculation. The providers of the Competitor Rates are Barclays, Halifax, HSBC, Lloyds TSB, NatWest, The Co-operative Bank (replaced Northern Rock from 1st Feb 2012), Royal Bank of Scotland and Santander. Champion Saver accounts opened before 1 July 2011 may pay bonuses. For these accounts the bonus is calculated daily and is not applied for any day your balance goes below £1,000.

Launched 3 August 2009 and pays a fixed bonus of 1.10% gross p.a. (0.88% net p.a.) until 31 January 2011 for accounts opened between 03 August 2009 and 16 June 2010.

Rates effective from	Net p.a. %	Gross p.a. %	AER %
<b>01 APRIL 2011</b>			
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>
<b>01 NOVEMBER 2011</b>			
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>
<b>01 FEBRUARY 2012</b>			
£1,000+ excluding bonus	1.61	2.01	<b>2.01</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>

Launched 17 June 2010 and pays a fixed bonus of 0.80% gross p.a. (0.64% net p.a.) until 31 August 2011 for accounts opened between 17 June 2010 and 31 October 2010.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.10</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 MAY 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.04</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JUNE 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>1.97</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JULY 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>1.90</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 AUGUST 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>1.83</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 SEPTEMBER 2011</b>				
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 NOVEMBER 2011</b>				
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 FEBRUARY 2012</b>				
£1,000+ excluding bonus	1.61	2.01	<b>2.01</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	

Launched 1 November 2010 and pays a fixed bonus of 0.80% gross p.a. (0.64% net p.a.) until 31 January 2012 for accounts opened between 1 November 2010 and 31 December 2010.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.44</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 MAY 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.37</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JUNE 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.31</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JULY 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.24</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 AUGUST 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.17</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 SEPTEMBER 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.10</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 OCTOBER 2011</b>				
£1,000+ including bonus	2.05	2.56		<b>2.04</b>
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 NOVEMBER 2011</b>				
£1,000+ including bonus	2.32	2.90		<b>2.31</b>
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	

Continued

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### Notes

<sup>3</sup> e-Savings Plus; the number of withdrawals increased on 20 October 2010.

\* A FlexAccount is required to open and operate an e-Savings Plus account.

(F) Fixed rate.

Bonus expiry date 31 January 2012 (continued).

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>01 DECEMBER 2011</b>				<b>2.24</b>
£1,000+ including bonus	2.32	2.90		
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JANUARY 2012</b>				<b>2.17</b>
£1,000+ including bonus	2.32	2.90		
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 FEBRUARY 2012</b>				
£1,000+ excluding bonus	1.61	2.01	<b>2.01</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	

Launched 1 January 2011 and pays a fixed bonus of 0.75% gross p.a. (0.60% net p.a.) until 29 February 2012 for accounts opened from 1 January 2011.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b>				<b>2.46</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 MAY 2011</b>				<b>2.40</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JUNE 2011</b>				<b>2.34</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JULY 2011</b>				<b>2.27</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 AUGUST 2011</b>				<b>2.21</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 SEPTEMBER 2011</b>				<b>2.15</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	

Continued

Bonus Expiry date 29 February 2012 (continued).

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>01 OCTOBER 2011</b>				<b>2.08</b>
£1,000+ including bonus	2.01	2.51		
£1,000+ excluding bonus	1.41	1.76	<b>1.76</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 NOVEMBER 2011</b>				<b>2.36</b>
£1,000+ including bonus	2.28	2.85		
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 DECEMBER 2011</b>				<b>2.29</b>
£1,000+ including bonus	2.28	2.85		
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 JANUARY 2012</b>				<b>2.22</b>
£1,000+ including bonus	2.28	2.85		
£1,000+ excluding bonus	1.68	2.10	<b>2.10</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 FEBRUARY 2012</b>				<b>2.08</b>
£1,000+ including bonus	2.21	2.76		
£1,000+ excluding bonus	1.61	2.01	<b>2.01</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	
<b>01 MARCH 2012</b>				
£1,000+ excluding bonus	1.61	2.01	<b>2.01</b>	
£1-£999 (F)	0.08	0.10	<b>0.10</b>	

Accounts opened from 1 July 2011 - present.

Rates effective from	Net p.a. %	Gross p.a. %	AER %
<b>01 JULY 2011</b>			
£1,000+	1.41	1.76	<b>1.76</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>
<b>01 NOVEMBER 2011</b>			
£1,000+	1.68	2.10	<b>2.10</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>
<b>01 FEBRUARY 2012</b>			
£1,000+	1.61	2.01	<b>2.01</b>
£1-£999 (F)	0.08	0.10	<b>0.10</b>

## MYSAVE ONLINE PLUS

**Account numbers start with 01A.** Please use your account number to find the rates for your account. Launched 21 September 2010 paying a fixed bonus of 0.75% gross p.a. (bonus increased to 1.10% gross p.a. on 7 October 2010 and 1.45% gross p.a. on 28 October 2010) until first anniversary of opening for accounts opened between 21 September 2010 and 9 December 2010. If your bonus has expired, your account will automatically convert to a MySave Online account.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>21 SEPTEMBER 2010</b>				<b>2.27</b>
£1+ including 12 month bonus (no withdrawal in any given month)	1.80	2.25		
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	
<b>07 OCTOBER 2010 (bonus increased to 1.10% gross p.a.)</b>				<b>2.63</b>
£1+ including 12 month bonus (no withdrawal in any given month)	2.08	2.60		
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	
<b>28 OCTOBER 2010 (bonus increased to 1.45% gross p.a.)</b>				<b>2.99</b>
£1+ including 12 month bonus (no withdrawal in any given month)	2.36	2.95		
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	

**Account numbers start with 03A.** Launched 10 December 2010 pays a fixed bonus of 1.25% gross p.a. until first anniversary of opening for accounts opened between 10 December 2010 and 17 February 2011.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>10 DECEMBER 2010</b>				<b>2.78</b>
£1+ including 12 month bonus (no withdrawal in any given month)	2.20	2.75		
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	

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### Notes

(F) Fixed rate.

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

**Account numbers start with 04A.** Launched 18 February 2011 paying a fixed bonus of 1.41% gross p.a. (bonus increased to 1.51% gross p.a. on 17 March 2011) until first anniversary of opening for accounts opened between 18 February 2011 and 5 September 2011.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>18 FEBRUARY 2011</b>				
£1+ including 12 month bonus (no withdrawal in any given month)	2.33	2.91		<b>2.95</b>
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	
<b>17 MARCH 2011 (bonus increased to 1.51% gross p.a.)</b>				
£1+ including 12 month bonus (no withdrawal in any given month)	2.41	3.01		<b>3.05</b>
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	<b>1.51</b>	
£1+ (withdrawal in any given month)	0.08	0.10	<b>0.10</b>	

**Account numbers start with 07A.** Launched 6 September 2011 paying a fixed bonus of 1.58% gross p.a. until first anniversary of opening for accounts opened between 6 September 2011 and 22 February 2012.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>06 SEPTEMBER 2011</b>				
£1+ including 12 month bonus (no withdrawal in any given month)	2.46	3.08		<b>3.12</b>
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	1.51	
£1+ (in any given month)	0.08	0.10	0.10	

**Account numbers start with 08A.** Launched 23 February 2012 paying a fixed bonus of 1.48% gross p.a. until first anniversary of opening for accounts opened between 23 February 2012 and 31 March 2012.

Rates effective from	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>23 FEBRUARY 2012</b>				
£1+ including 12 month bonus (no withdrawal in any given month)	2.38	2.98		<b>3.02</b>
£1+ excluding 12 month bonus (no withdrawal in any given month)	1.20	1.50	1.51	
£1+ (in any given month)	0.08	0.10	0.10	

## MYSAVE ONLINE

Rates effective from	Net p.a. %	Gross p.a. %	AER %
<b>01 SEPTEMBER 2011</b>			
£1+ (up to 1 withdrawal in a given month)	1.20	1.50	<b>1.51</b>
£1+ (more than 1 withdrawal in any given month)	0.08	0.10	<b>0.10</b>

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All rates quoted are variable. Net rates have been rounded and are for illustrative purposes only. Rates are correct at time of going to print. Interest is paid annually unless otherwise stated. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The gross rate of interest is the interest rate payable before any income tax is deducted (if you pay tax). The net rate of interest is the interest payable after any income tax is deducted (if you pay tax). Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change.

### Notes

<sup>4a</sup> Bonus 30 (Monthly) rate includes a variable bonus, currently 0.50% gross p.a. (net 0.40% p.a.) and is credited to another Nationwide account or bank/building society current account monthly by the end of the month. Monthly interest cannot be credited to the Bonus 30 (Monthly) account.

(F) Fixed rate.

<sup>4b</sup> Bonus 30 rate includes a variable bonus, currently 0.50% gross p.a. (net 0.40% p.a.), which is credited to the account annually if no withdrawals are made during the calendar year.

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

## 75 DAY SAVER

Our branch based 75 Day Saver account gives an introductory bonus, based on the account balance, for balances over £1,000 until 30 November 2012.

Issue 1 Rates effective from 01 July 2011	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£50,000+	2.16	<b>2.70</b>	<b>1.00</b>
£25,000 - £49,999	2.08	<b>2.60</b>	<b>1.00</b>
£1,000 - £24,999	2.00	<b>2.50</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>n/a</b>	<b>0.10</b>

Issue 1 Rates effective from 01 January 2012	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£50,000+	2.16	<b>2.57</b>	<b>1.00</b>
£25,000 - £49,999	2.08	<b>2.48</b>	<b>1.00</b>
£1,000 - £24,999	2.00	<b>2.38</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>n/a</b>	<b>0.10</b>

Issue 1 Rates effective from 01 February 2012	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£50,000+	2.16	<b>2.42</b>	<b>1.00</b>
£25,000 - £49,999	2.08	<b>2.34</b>	<b>1.00</b>
£1,000 - £24,999	2.00	<b>2.25</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>0.10</b>	<b>0.10</b>

Issue 1 Rates effective from 01 March 2012	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£50,000+	2.16	<b>2.28</b>	<b>1.00</b>
£25,000 - £49,999	2.08	<b>2.20</b>	<b>1.00</b>
£1,000 - £24,999	2.00	<b>2.13</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>0.10</b>	<b>0.10</b>

Launched 6 September 2011, Issue 2 gives an introductory bonus for balances over £1,000 until 31 January 2013.

Issue 2 Rates effective from 06 September 2011	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£1,000+	2.00	<b>2.50</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>n/a</b>	<b>0.10</b>

Issue 2 Rates effective from 01 March 2012	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£1,000+	2.00	<b>2.38</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>0.10</b>	<b>0.10</b>

Launched 13 February 2012, Issue 3 gives an introductory bonus for balances over £1,000 until 30 June 2013.

Issue 3 Rates effective from 13 February 2012	Net p.a. %	Gross p.a./ AER % inc. Bonus	Gross p.a./ AER % exc. Bonus
£1,000+	1.84	<b>2.30</b>	<b>1.00</b>
£1 - £999 (F)	0.08	<b>n/a</b>	<b>0.10</b>

## SAVE TO BUY

The annual interest rate (AER) pays 2.00% above the Bank of England Base Rate and is guaranteed to track changes in the Base Rate. Any changes will be made within one month of a Bank of England announcement.

Launched 06 May 2011

Rates effective from 06 May 2011	Net p.a. %	Gross p.a. %	AER %
£50-£20,000	2.00	2.50	<b>2.50</b>
£20,001+	0.08	0.10	<b>0.10</b>

(no longer available)

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>60 DAY DIRECT</b>				
£1+	0.24	0.30	<b>0.30</b>	<b>n/a</b>
<b>BONUS 30 (Monthly)<sup>4a</sup></b>				
£1+	0.56	0.70	<b>0.20</b>	<b>0.70</b>
<b>BONUS 30 (Annual)<sup>4b</sup></b>				
£1+	0.56	0.70	<b>0.20</b>	<b>0.70</b>

Rates effective from 1 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>CAPITALBUILDER</b>			
£1+	0.16	0.20	<b>0.20</b>
<b>MEMBERS LOYALTY ACCOUNT</b>			
£500+	0.40	0.50	<b>0.50</b>
£1- £499	0.08	0.10	<b>0.10</b>

# Fixed Term

## VARIABLE RATE BOND ACCOUNTS

(no longer available)

To find the rate for your Fixed Rate Bond account(s) please see the savings bond certificate you received when opening your account. If you are unsure which variable rate bond account you have, please call us on 08457 302010 or visit your local branch.

Launched on/Rates effective from 14 May 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)</b>			
£50,000+	2.00	2.50	<b>2.50</b>
£25,000 - £49,999	1.92	2.40	<b>2.40</b>
£10,000 - £24,999	1.84	2.30	<b>2.30</b>
£100 - £9,999	1.80	2.25	<b>2.25</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	2.45	1.96	<b>2.48</b>
£25,000 - £49,999	2.35	1.88	<b>2.38</b>
£10,000 - £24,999	2.25	1.80	<b>2.27</b>
£100 - £9,999	2.20	1.76	<b>2.22</b>

Launched on 2 February 2009. Rates effective from 1 April 2009.	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)</b>			
£50,000+	2.24	2.80	<b>2.80</b>
£25,000 - £49,999	2.16	2.70	<b>2.70</b>
£10,000 - £24,999	2.08	2.60	<b>2.60</b>
£100 - £9,999	2.04	2.55	<b>2.55</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 22 October 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)<sup>5</sup></b>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 05 November 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)<sup>5</sup></b>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

Launched on/Rates effective from 10 December 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)</b>			
£50,000+	2.32	2.90	<b>2.90</b>
£25,000 - £49,999	2.24	2.80	<b>2.80</b>
£10,000 - £24,999	2.16	2.70	<b>2.70</b>
£100 - £9,999	2.12	2.65	<b>2.65</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	2.28	2.85	<b>2.89</b>
£25,000 - £49,999	2.20	2.75	<b>2.78</b>
£10,000 - £24,999	2.12	2.65	<b>2.68</b>
£100 - £9,999	2.08	2.60	<b>2.63</b>

Launched on/Rates effective from 14 January 2011	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER BOND (Annual)<sup>5</sup></b>			
£50,000+	2.00	2.50	<b>2.50</b>
£25,000 - £49,999	1.92	2.40	<b>2.40</b>
£10,000 - £24,999	1.84	2.30	<b>2.30</b>
£100 - £9,999	1.80	2.25	<b>2.25</b>
<b>1 YEAR TRACKER BOND (Monthly)</b>			
£50,000+	1.96	2.45	<b>2.48</b>
£25,000 - £49,999	1.88	2.35	<b>2.38</b>
£10,000 - £24,999	1.80	2.25	<b>2.27</b>
£100 - £9,999	1.76	2.20	<b>2.22</b>

Launched on/Rates effective from 01 February 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND (Annual)<sup>5</sup></b>			
£50,000+	2.00	2.50	<b>2.50</b>
£25,000 - £49,999	1.92	2.40	<b>2.40</b>
£10,000 - £24,999	1.84	2.30	<b>2.30</b>
£100 - £9,999	1.80	2.25	<b>2.25</b>
<b>18 MONTH TRACKER BOND (Monthly)</b>			
£50,000+	1.96	2.45	<b>2.48</b>
£25,000 - £49,999	1.88	2.35	<b>2.38</b>
£10,000 - £24,999	1.80	2.25	<b>2.27</b>
£100 - £9,999	1.76	2.20	<b>2.22</b>

Launched on/Rates effective from 04 March 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND (Annual)<sup>5</sup></b>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>18 MONTH TRACKER BOND (Monthly)</b>			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

### Interest Rates Explained

All rates quoted are variable. Net rates have been rounded and are for illustrative purposes only. Rates are correct at time of going to print. Interest is paid annually unless otherwise stated. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The gross rate of interest is the interest rate payable before any income tax is deducted (if you pay tax). The net rate of interest is the interest payable after any income tax is deducted (if you pay tax). Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change.

<sup>5</sup> 1 year Tracker Bond, 1 year Tracker e-Bond, 18 month Tracker Bond, 18 month Tracker e-Bond and 2 year Loyalty Tracker Bond annual interest rates (AER) are guaranteed to track changes in the Bank of England Base Rate with changes made within one month of a Bank of England announcement.

Launched on/Rates effective from 12 May 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>18 MONTH TRACKER BOND</b> (Monthly)			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

Launched on/Rates effective from 7 July 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>18 MONTH TRACKER BOND</b> (Monthly)			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 6 September 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.36	2.95	<b>2.95</b>
£25,000 - £49,999	2.28	2.85	<b>2.85</b>
£10,000 - £24,999	2.20	2.75	<b>2.75</b>
£100 - £9,999	2.16	2.70	<b>2.70</b>
<b>18 MONTH TRACKER BOND</b> (Monthly)			
£50,000+	2.32	2.90	<b>2.94</b>
£25,000 - £49,999	2.24	2.80	<b>2.84</b>
£10,000 - £24,999	2.16	2.70	<b>2.73</b>
£100 - £9,999	2.12	2.65	<b>2.68</b>

Launched on/Rates effective from 28 September 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>18 MONTH TRACKER BOND</b> (Monthly)			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

Launched on/Rates effective from 22 October 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>1 YEAR TRACKER e-BOND</b> (Monthly)			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 14 May 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR e-TRACKER BOND</b> (Annual)			
£50,000+	2.00	2.50	<b>2.50</b>
£25,000 - £49,999	1.92	2.40	<b>2.40</b>
£10,000 - £24,999	1.84	2.30	<b>2.30</b>
£100 - £9,999	1.80	2.25	<b>2.25</b>
<b>1 YEAR e-TRACKER BOND</b> (Monthly)			
£50,000+	1.96	2.45	<b>2.48</b>
£25,000 - £49,999	1.88	2.35	<b>2.38</b>
£10,000 - £24,999	1.80	2.25	<b>2.27</b>
£100 - £9,999	1.76	2.20	<b>2.22</b>

Launched on/Rates effective from 05 November 2010	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>1 YEAR TRACKER e-BOND</b> (Monthly)			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

Launched on/Rates effective from 14 January 2011	Net p.a. %	Gross p.a. %	AER %
<b>1 YEAR TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.08	2.60	<b>2.60</b>
£25,000 - £49,999	2.00	2.50	<b>2.50</b>
£10,000 - £24,999	1.92	2.40	<b>2.40</b>
£100 - £9,999	1.88	2.35	<b>2.35</b>
<b>1 YEAR TRACKER e-BOND</b> (Monthly)			
£50,000+	2.04	2.55	<b>2.58</b>
£25,000 - £49,999	1.96	2.45	<b>2.48</b>
£10,000 - £24,999	1.88	2.35	<b>2.38</b>
£100 - £9,999	1.84	2.30	<b>2.32</b>

Launched on/Rates effective from 01 February 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.08	2.60	<b>2.60</b>
£25,000 - £49,999	2.00	2.50	<b>2.50</b>
£10,000 - £24,999	1.92	2.40	<b>2.40</b>
£100 - £9,999	1.88	2.35	<b>2.35</b>
<b>18 MONTH TRACKER e-BOND</b> (Monthly)			
£50,000+	2.04	2.55	<b>2.58</b>
£25,000 - £49,999	1.96	2.45	<b>2.48</b>
£10,000 - £24,999	1.88	2.35	<b>2.38</b>
£100 - £9,999	1.84	2.30	<b>2.32</b>

#### Interest Rates Explained

All rates quoted are variable. Net rates have been rounded and are for illustrative purposes only. Rates are correct at time of going to print. Interest is paid annually unless otherwise stated. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The gross rate of interest is the interest rate payable before any income tax is deducted (if you pay tax). The net rate of interest is the interest payable after any income tax is deducted (if you pay tax). Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change.

#### Notes

<sup>5</sup> 1 year Tracker Bond, 1 year Tracker e-Bond, 18 month Tracker Bond, 18 month Tracker e-Bond and 2 year Loyalty Tracker Bond annual interest rates (AER) are guaranteed to track changes in the Bank of England Base Rate with changes made within one month of a Bank of England announcement.

<sup>6</sup> A FlexAccount is required to open and operate the termed Tracker e-Bond.

Launched on/Rates effective from 04 March 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>18 MONTH TRACKER e-BOND</b> (Monthly)			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 12 May 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>18 MONTH TRACKER e-BOND</b> (Monthly)			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

Launched on/Rates effective from 7 July 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5,6</sup>			
£50,000+	2.20	2.75	<b>2.75</b>
£25,000 - £49,999	2.12	2.65	<b>2.65</b>
£10,000 - £24,999	2.04	2.55	<b>2.55</b>
£100 - £9,999	2.00	2.50	<b>2.50</b>
<b>18 MONTH TRACKER e-BOND</b> (Monthly)			
£50,000+	2.16	2.70	<b>2.73</b>
£25,000 - £49,999	2.08	2.60	<b>2.63</b>
£10,000 - £24,999	2.00	2.50	<b>2.53</b>
£100 - £9,999	1.96	2.45	<b>2.48</b>

Launched on/Rates effective from 6 September 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.36	2.95	<b>2.95</b>
£25,000 - £49,999	2.28	2.85	<b>2.85</b>
£10,000 - £24,999	2.20	2.75	<b>2.75</b>
£100 - £9,999	2.16	2.70	<b>2.70</b>
<b>18 MONTH TRACKER BOND</b> (Monthly)			
£50,000+	2.32	2.90	<b>2.94</b>
£25,000 - £49,999	2.24	2.80	<b>2.84</b>
£10,000 - £24,999	2.16	2.70	<b>2.73</b>
£100 - £9,999	2.12	2.65	<b>2.68</b>

Launched on/Rates effective from 28 September 2011	Net p.a. %	Gross p.a. %	AER %
<b>18 MONTH TRACKER e-BOND</b> (Annual) <sup>5</sup>			
£50,000+	2.40	3.00	<b>3.00</b>
£25,000 - £49,999	2.32	2.90	<b>2.90</b>
£10,000 - £24,999	2.24	2.80	<b>2.80</b>
£100 - £9,999	2.20	2.75	<b>2.75</b>
<b>18 MONTH TRACKER e-BOND</b> (Monthly)			
£50,000+	2.36	2.95	<b>2.99</b>
£25,000 - £49,999	2.28	2.85	<b>2.89</b>
£10,000 - £24,999	2.20	2.75	<b>2.78</b>
£100 - £9,999	2.16	2.70	<b>2.73</b>

#### Interest Rates Explained

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#### Notes

<sup>5</sup> 1 year Tracker Bond, 1 year Tracker e-Bond, 18 month Tracker Bond, 18 month Tracker e-Bond and 2 year Loyalty Tracker Bond annual interest rates (AER) are guaranteed to track changes in the Bank of England Base Rate with changes made within one month of a Bank of England announcement.

<sup>6</sup> A FlexAccount is required to open and operate the termed Tracker e-Bond.

# Tax-free Cash ISA

## VARIABLE RATE ISA

To find out your Fixed Rate ISA rate, please see your ISA certificate you would have received after opening your account.

Rates effective from 01 April 2011	Net p.a. %	Tax-free p.a. %	AER %
<b>INSTANT ACCESS ISA</b>			
£25,000+	n/a	0.50	<b>0.50</b>
£10,000 - £24,999	n/a	0.35	<b>0.35</b>
£1 - £9,999	n/a	0.25	<b>0.25</b>

## Online ISA

You must hold a Nationwide card account to apply for and operate an Online ISA (excluding Regular Savings). Issue 1 was launched 1 July 2011 and pays an introductory fixed rate of 2.75% tax-free until 31 January 2013 for accounts opened between 1 July 2011 and 10 November 2011. The introductory fixed rate is not applied for any day your balance goes below £1,000.

Issue 1 rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 JULY 2011</b>				
£1,000+ including bonus	n/a	2.75		<b>2.75</b>
£1,000+ excluding bonus	n/a	1.00	<b>1.00</b>	
£1 - £999	n/a	0.25	<b>0.25</b>	
<b>01 MARCH 2012</b>				
£1,000+ including bonus	n/a	2.75		<b>2.62</b>
£1,000+ excluding bonus	n/a	1.00	<b>1.00</b>	
£1 - £999	n/a	0.25	<b>0.25</b>	

Issue 2 launched 11 November 2011 and pays an introductory fixed rate based on account balance until 31 January 2013 for accounts opened between 11 November 2011 and 16 February 2012. The introductory fixed rate is not applied for any day your balance goes below £1,000.

Issue 2 Launched on/Rates effective from 11 November 2011	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>11 NOVEMBER 2011</b>				
£25,000+ including bonus	n/a	3.10		<b>3.10</b>
£1,000-£24,999 including bonus	n/a	2.75		<b>2.75</b>
£1,000+ excluding bonus	n/a	1.00	<b>1.00</b>	
£1-£999	n/a	0.25	<b>0.25</b>	

Issue 2 rates effective from 01 March 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 MARCH 2012</b>				
£25,000+ including bonus	n/a	3.10		<b>2.95</b>
£1,000-£24,999 including bonus	n/a	2.75		<b>2.62</b>
£1,000+ excluding bonus	n/a	1.00	<b>1.00</b>	
£1-£999	n/a	0.25	<b>0.25</b>	

Issue 3 launched 17 February 2012 and pays an introductory fixed rate of 3.10% tax-free until 30 September 2013 for accounts opened between 17 February 2012 and 5 April 2012. The introductory fixed rate is not applied for any day your balance goes below £1,000.

Issue 3 Rates effective from 17 February 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>17 FEBRUARY 2012</b>				
£1,000+ including bonus	n/a	3.10		<b>3.10</b>
£1,000+ excluding bonus	n/a	1.00	<b>1.00</b>	
£1 - £999	n/a	0.25	<b>0.25</b>	

## e-ISA

e-ISA is an online cash ISA, you must hold a Nationwide card account to apply for and operate an e-ISA (excluding Regular Savings). From time to time, there may be different bonuses paid on your e-ISA depending when the account is opened.

Launched 24 February 2010 and pays a fixed bonus of 1.00% tax-free until 30 June 2011 for accounts opened between 24 February 2010 and 9 December 2010.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b>				
£1+ including bonus	n/a	2.75		<b>2.01</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 MAY 2011</b>				
£1+ including bonus	n/a	2.75		<b>1.93</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 JUNE 2011</b>				
£1+ including bonus	n/a	2.75		<b>1.84</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 JULY 2011</b>				
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	n/a

Launched 10 December 2010 and pays a fixed bonus of 1.05% tax-free until 31 December 2011 for accounts opened between 10 December 2010 and 31 January 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.55</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 MAY 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.46</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 JUNE 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.37</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 JULY 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.28</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 AUGUST 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.19</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 SEPTEMBER 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.10</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 OCTOBER 2011</b>				
£1+ including bonus	n/a	2.80		<b>2.02</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 NOVEMBER 2011</b>				
£1+ including bonus	n/a	2.80		<b>1.93</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 DECEMBER 2011</b>				
£1+ including bonus	n/a	2.80		<b>1.84</b>
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	
<b>01 JANUARY 2012</b>				
£1+ including bonus	n/a			
£1+ excluding bonus	n/a	1.75	<b>1.75</b>	

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### Interest Rates Explained

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Launched 1 February 2011 and pays a fixed bonus of 1.15% tax-free (bonus increased to 1.35% tax-free on 4 March 2011) until 31 July 2012 (bonus extended to 30 September 12) for accounts opened between 1 February 2011 and 5 April 2011

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 FEBRUARY 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	2.90 1.75	<b>1.75</b>	<b>2.90</b>
<b>04 MARCH 2011 (bonus increased to 1.35% gross p.a.)</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>3.10</b>
<b>01 SEPTEMBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.99</b>
<b>01 OCTOBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.88</b>
<b>01 NOVEMBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.77</b>
<b>01 DECEMBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.66</b>
<b>01 JANUARY 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.55</b>
<b>01 FEBRUARY 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.44</b>
<b>01 MARCH 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.33</b>

Launched 6 April 2011 and pays a fixed bonus of 1.35% tax-free until 31 August 2012 (bonus extended to 31 October 2012) for accounts opened between 6 April 2011 and 30 June 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>06 APRIL 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>3.10</b>
<b>01 OCTOBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.99</b>
<b>01 NOVEMBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.88</b>
<b>01 DECEMBER 2011</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.77</b>
<b>01 JANUARY 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.66</b>
<b>01 FEBRUARY 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.55</b>
<b>01 MARCH 2012</b> £1+ including bonus £1+ excluding bonus	n/a n/a	3.10 1.75	<b>1.75</b>	<b>2.44</b>

Launched 01 July 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %
<b>01 JULY 2011</b> £1+	n/a	1.75	<b>1.75</b>

## CHAMPION ISA

Champion ISA core rate is the average of the five highest branch based cash ISA Competitor Rates, as taken from the Moneyfacts website on the second Monday of each month. The interest rate will be effective from the first day of the month following its calculation. The providers of the Competitor Rates are Barclays, Halifax, HSBC, Lloyds TSB, NatWest, The Co-operative Bank (replaced Northern Rock on 1 February 2012), Royal Bank of Scotland and Santander. Champion ISA accounts opened before 1 July 2011 may pay bonuses. For these accounts the bonus is calculated daily and is not applied for any day your balance goes below £1,000. Please use your **bonus expiry date** to find the rates for your account. Launched 24 February 2010 and pays a fixed bonus of 1.35% tax-free until 30 June 2011 for accounts opened between 24 February 2010 and 9 December 2010.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.90 1.55 0.25	<b>1.55</b> <b>0.25</b>	<b>1.88</b>
<b>01 MAY 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.87 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>1.75</b>
<b>01 JUNE 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.87 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>1.64</b>
<b>01 JULY 2011</b> £1,000+ excluding bonus £1-£999	n/a n/a	1.76 0.25	<b>1.76</b> <b>0.25</b>	
<b>01 NOVEMBER 2011</b> £1,000+ excluding bonus £1-£999	n/a n/a	2.10 0.25	<b>2.10</b> <b>0.25</b>	
<b>01 FEBRUARY 2012</b> £1,000+ excluding bonus £1-£999	n/a n/a	2.01 0.25	<b>2.01</b> <b>0.25</b>	

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### Interest Rates Explained

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Launched 10 December 2010 and pays a fixed bonus of 1.01% tax-free until 31 December 2011 for accounts opened between 10 December 2010 and 31 January 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.56 1.55 0.25	<b>1.55</b> <b>0.25</b>	<b>2.28</b>
<b>01 MAY 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.53 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>2.21</b>
<b>01 JUNE 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.53 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>2.12</b>
<b>01 JULY 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.53 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>2.03</b>
<b>01 AUGUST 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.53 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>1.95</b>
<b>01 SEPTEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.50 1.49 0.25	<b>1.49</b> <b>0.25</b>	<b>1.83</b>
<b>01 OCTOBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.50 1.49 0.25	<b>1.49</b> <b>0.25</b>	<b>1.74</b>
<b>01 NOVEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.88 1.87 0.25	<b>1.87</b> <b>0.25</b>	<b>2.04</b>

Continued

Launched 10 December 2010 (continued).

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 DECEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.88 1.87 0.25	<b>1.87</b> <b>0.25</b>	<b>1.96</b>
<b>01 JANUARY 2012</b>  £1,000+ excluding bonus £1-£999	  n/a n/a	  2.10 0.25	  <b>2.10</b> <b>0.25</b>	
<b>01 FEBRUARY 2012</b> £1,000+ excluding bonus £1-£999	n/a n/a	2.01 0.25	<b>2.01</b> <b>0.25</b>	

Launched 1 February 2011 and pays a fixed bonus of 1.21% tax-free until 30 June 2012 (bonus extended to 1 October 2012) for accounts opened from 1 February 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 APRIL 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.76 1.55 0.25	<b>1.55</b> <b>0.25</b>	<b>2.76</b>
<b>01 MAY 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.73 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>2.73</b>
<b>01 JULY 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.73 1.52 0.25	<b>1.52</b> <b>0.25</b>	<b>2.64</b>
<b>01 SEPTEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.70 1.49 0.25	<b>1.49</b> <b>0.25</b>	<b>2.50</b>

Continued

Launched 1 February 2011 (continued).

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
<b>01 OCTOBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.70 1.49 0.25	<b>1.49</b> <b>0.25</b>	<b>2.40</b>
<b>01 NOVEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	3.08 1.87 0.25	<b>1.87</b> <b>0.25</b>	<b>2.68</b>
<b>01 DECEMBER 2011</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	3.08 1.87 0.25	<b>1.87</b> <b>0.25</b>	<b>2.58</b>
<b>01 JANUARY 2012</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	3.08 1.87 0.25	<b>1.87</b> <b>0.25</b>	<b>2.48</b>
<b>01 FEBRUARY 2012</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.92 1.71 0.25	<b>1.71</b> <b>0.25</b>	<b>2.22</b>
<b>01 MARCH 2012</b> £1,000+ including bonus £1,000+ excluding bonus £1-£999	n/a n/a n/a	2.92 1.71 0.25	<b>1.71</b> <b>0.25</b>	<b>2.12</b>

Launched 1 July 2011.

Rates effective from	Net p.a. %	Tax-free p.a. %	AER %
<b>01 JULY 2011</b> £1,000+ £1-£999	n/a n/a	1.76 0.25	<b>1.76</b> <b>0.25</b>
<b>01 NOVEMBER 2011</b> £1,000+ £1-£999	n/a n/a	2.10 0.25	<b>2.10</b> <b>0.25</b>
<b>01 FEBRUARY 2012</b> £1,000+ £1-£999	n/a n/a	2.01 0.25	<b>2.01</b> <b>0.25</b>

#### Interest Rates Explained

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## 75 DAY ISA

Our branch based 75 Day ISA account gives an introductory bonus for balances over £1,000. Issue 1 pays an introductory bonus based on your account balance until 30 November 2012.

Issue 1 rates effective from 01 July 2011	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.70	<b>1.00</b>	<b>2.70</b>
£25,000 - £49,999	n/a	2.60	<b>1.00</b>	<b>2.60</b>
£1,000 - £24,999	n/a	2.50	<b>1.00</b>	<b>2.50</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

  

Rates effective from 01 January 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.57	<b>1.00</b>	<b>2.57</b>
£25,000 - £49,999	n/a	2.48	<b>1.00</b>	<b>2.48</b>
£1,000 - £24,999	n/a	2.38	<b>1.00</b>	<b>2.38</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

  

Rates effective from 01 February 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.43	<b>1.00</b>	<b>2.43</b>
£25,000 - £49,999	n/a	2.34	<b>1.00</b>	<b>2.34</b>
£1,000 - £24,999	n/a	2.26	<b>1.00</b>	<b>2.26</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

  

Rates effective from 01 March 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.29	<b>1.00</b>	<b>2.29</b>
£25,000 - £49,999	n/a	2.21	<b>1.00</b>	<b>2.21</b>
£1,000 - £24,999	n/a	2.13	<b>1.00</b>	<b>2.13</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

Issue 2 - introductory bonus for balances over £1,000 based on your account balance until 30 September 2013.

Rates effective from 17 February 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.70	<b>1.00</b>	<b>2.70</b>
£25,000 - £49,999	n/a	2.60	<b>1.00</b>	<b>2.60</b>
£1,000 - £24,999	n/a	2.50	<b>1.00</b>	<b>2.50</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

  

Rates effective from 14 March 2012	Net p.a. %	Tax-free p.a. %	AER %	AER % inc. bonus
£50,000+	n/a	2.85	<b>1.00</b>	<b>2.85</b>
£25,000 - £49,999	n/a	2.85	<b>1.00</b>	<b>2.85</b>
£1,000 - £24,999	n/a	2.75	<b>1.00</b>	<b>2.75</b>
£1 - £999	n/a	0.25	<b>0.25</b>	n/a

### Interest Rates Explained

All rates quoted are variable. Net rates have been rounded and are for illustrative purposes only. Rates are correct at time of going to print. Interest is paid annually unless otherwise stated. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The gross rate of interest is the interest rate payable before any income tax is deducted (if you pay tax). The net rate of interest is the interest payable after any income tax is deducted (if you pay tax). Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change.

### Notes

<sup>7</sup> 2 year Tracker ISA annual interest rates (AER) are guaranteed to track changes in the Bank of England Base Rate with changes made within one month of a Bank of England announcement.

<sup>8</sup> Interest is paid half yearly on the Smart account.

<sup>9</sup> Cash Child Trust Fund rate includes a 1% bonus, which is paid if £240 or more is deposited each year (excluding Government contributions). The bonus is variable. Funds can only be accessed on the account holder's 18th birthday.

## CASH ISA PRODUCTS (no longer available)

Rates effective from 01 April 2011	Net p.a. %	Tax-free p.a. %	AER %
<b>2 YEAR TRACKER ISA (Annual)<sup>7</sup></b>			
£25,000+	n/a	2.50	<b>2.50</b>
£10,000 - £24,999	n/a	2.25	<b>2.25</b>
£1 - £9,999	n/a	2.00	<b>2.00</b>
<b>2 YEAR TRACKER ISA (Monthly)</b>			
£25,000+	n/a	2.45	<b>2.48</b>
£10,000 - £24,999	n/a	2.20	<b>2.22</b>
£1 - £9,999	n/a	1.95	<b>1.97</b>
<b>EASY ACCESS ISA</b>			
£1,000+	n/a	0.25	<b>0.25</b>
£1-£999	n/a	0.10	<b>0.10</b>
<b>INSTANT ISA EX-TESSA (formerly Tessa Maturity ISA Book)</b>			
£25,000+	n/a	0.50	<b>0.50</b>
£10,000 - £24,999	n/a	0.35	<b>0.35</b>
£1 - £9,999	n/a	0.25	<b>0.25</b>
<b>ISA BOND EX-TESSA (formerly Tessa Maturity ISA Bond)</b>			
£25,000+	n/a	0.75	<b>0.75</b>
£10,000 - £24,999	n/a	0.60	<b>0.60</b>
£1 - £9,999	n/a	0.50	<b>0.50</b>
<b>MEMBERS' ISA BOND</b>			
£25,000+	n/a	0.75	<b>0.75</b>
£10,000 - £24,999	n/a	0.60	<b>0.60</b>
£1 - £9,999	n/a	0.50	<b>0.50</b>

## Children's Accounts

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>SMART<sup>8</sup></b>				
£1+	0.60	0.75	<b>0.75</b>	
<b>CASH CTF<sup>9</sup></b>				
£1+	n/a	2.10	<b>1.10</b>	<b>2.10</b>

Launched 24 October 2011

Rates effective from 24 October 2011	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>90 DAY SMART SAVER</b>				
£1+	1.68	2.10	<b>2.10</b>	n/a

Rates effective from 24 October 2011	AER% Tax-free inc. bonus	AER% Tax-free exc. bonus
<b>JUNIOR ISA</b>		
£1+	<b>3.00</b>	<b>2.10</b>

  

Rates effective from 14 March 2012	AER% Tax-free inc. bonus	AER% Tax-free exc. bonus
<b>JUNIOR ISA</b>		
£1+	<b>3.25</b>	<b>2.10</b>

(no longer available)

Rates effective from 24 October 2011	Net p.a. %	Gross p.a. %	AER %	AER % inc. bonus
<b>90 DAY LOYALTY SMART SAVER</b>				
£1 - £5,000	2.44	3.05	<b>2.10</b>	<b>2.98</b>

## Business Accounts

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>TREASURERS' TRUST ACCOUNT</b>			
£1+	0.01	0.01	<b>0.01</b>
<b>PORTFOLIOINVESTOR</b>			
£1+	0.01	0.01	<b>0.01</b>

(no longer available)

Rates effective from 01 April 2011	Net p.a. %	Gross p.a. %	AER %
<b>BUSINESSINVESTOR</b>			
£1+	0.01	0.01	<b>0.01</b>

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

Nationwide Building Society operates under the trading names of: Cheshire Building Society, Derbyshire Building Society, Dunfermline Building Society and Nationwide UK (Ireland). The FSCS limit relates to the combined amount in all the eligible depositor's accounts with all of the building society trading names including Nationwide.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call: **0800 678 1100** or **020 7741 4100**.

### **Dormant/lost accounts**

We will participate in the dormant/lost accounts scheme, set up by the Government under the Dormant Bank and Building Society Accounts Act 2008.

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

**Nationwide Building Society,**  
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**P1915 (April 2012)**

