

# Important Changes to some of our Savings Account rates from 1 May 2022



**Nationwide**

Building Society

From **1 May 2022**, we'll be paying more 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 9	6	Easy Saver ISA	11	InvestDirect	12
1 Year Triple Access Online ISA 10	7	e-Bond maturity	12	ISA Bond ex Tessa	11
1 Year Triple Access Online ISA 11	6	e-Savings	12	Lapsed TESSA	12
1 Year Triple Access Online ISA 12	8	e-Savings Plus	1	Limited Access Online Saver	1
1 Year Triple Access Online Saver 3	17	Fixed Term Bond (Maturity)	12	Limited Access Saver (all issues)	1
1 Year Triple Access Online Saver 5	18	Fixed Term e-Bond (Maturity)	12	Loyalty ISA	14
1 Year Triple Access Online Saver 9	19	Fixed Term ISA (Maturity)	11	Loyalty Saver (all issues)	13
1 Year Triple Access Online Saver 11	17	Flex Online Saver Issue 1 & 2	12	Loyalty Single Access ISA (all issues)	2
1 Year Triple Access Online Saver 12	20	Flexclusive ISA Issue 1-19	11	Monthly Income 60+	12
1 Year Triple Access Online Saver 13	21	Flexclusive Saver (all issues)	12	Online ISA Issue 8	11
CashBuilder Book	12	Immediate Access Annual	12	ShareSave Feeder	12
CashBuilder Card	12	Inheritance ISA 1-13	11	Single Access ISA 3	4
Corporate Savings	15	Instant Access	12	Single Access Saver 1	3
Direct Cash ISA Issue 1-3	11	Instant Access ISA	11	Triple Access ISA	9
Direct Easy Access 1-4	12	Instant Access ISA (Maturity)	11	Triple Access ISA 2	10
Direct Saver	12	Instant Access Online Saver	12	Triple Access Online ISA	5
e-ISA	11	Instant Access Saver Issue 1-9	12	Triple Access Saver	22
Easy Access Book	12	Instant ISA	11	Triple Access Saver 2	16
Easy Access Card	12	Instant ISA ex Tessa	11	Web ISA	11
Easy Access ISA	11	Instant ISA Saver 1-20	11		
Easy Cash ISA	11	Instant Saver 1-4, 6 & 8	12		

On **6 April 2022** we also increased the rates on the following two accounts:

	Interest rate until 5 April 2022	Interest rate from 6 April 2022
<b>1 Year Triple Access Online ISA (Issue 12)</b>		
3 or less withdrawals per account year*	0.70% AER/tax-free (variable)	<b>0.80% AER/tax-free (variable)</b>
4 or more withdrawals per account year*	0.01% AER/tax-free (variable)	<b>0.01% AER/tax-free (variable)</b>
<b>1 Year Triple Access Online Saver (Issue 13)</b>		
3 or less withdrawals per account year*	0.70% AER/gross a year (variable)	<b>0.80% AER/gross a year (variable)</b>
4 or more withdrawals per account year*	0.01% AER/gross a year (variable)	<b>0.01% AER/gross a year (variable)</b>

**Table 1****e-Savings Plus, Limited Access Online Saver, Limited Access Saver**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
5 or fewer	0.05% AER/ Gross a year (variable)	<b>0.20% AER/ Gross a year (variable)</b>
6 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 2****Loyalty Single Access ISA**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
1 or fewer	0.40% AER/ tax-free (variable)	<b>0.50% AER/ tax-free (variable)</b>
2 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 3****Single Access Saver 1**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
1 or fewer	0.25% AER/ Gross a year (variable)	<b>0.50% AER/ Gross a year (variable)</b>
2 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 4****Single Access ISA 3**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
1 or fewer	0.25% AER/ tax-free (variable)	<b>0.50% AER/ tax-free (variable)</b>
2 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 5****Triple Access Online ISA**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.05% AER/ tax-free (variable)	<b>0.15% AER/ tax-free (variable)</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 6****1 Year Triple Access Online ISA 9 and 1 Year Triple Access Online ISA 11**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.25% AER/ tax-free (variable)	<b>No change</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 7****1 Year Triple Access Online ISA 10**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.40% AER/ tax-free (variable)	<b>No change</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 8****1 Year Triple Access Online ISA 12**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.80% AER/ tax-free (variable)	<b>No change</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 9****Triple Access ISA**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.10% AER/ tax-free (variable)	<b>0.20% AER/ tax-free (variable)</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 10****Triple Access ISA 2**

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.50% AER/ tax-free (variable)	<b>No change</b>
4 or more	0.01% AER/ tax-free (variable)	<b>0.10% AER/ tax-free (variable)</b>

**Table 11**

Direct Cash ISA Issue 1-3, e-ISA, Easy Access ISA, Easy Cash ISA, Easy Saver ISA, Fixed Term ISA Maturity, Flexclusive ISA Issue 1-19, Inheritance ISA 1-13, Instant Access ISA, Instant Access ISA (Maturity), Instant ISA, Instant ISA ex Tessa, Instant ISA Saver 1-20, ISA Bond ex Tessa, Online ISA Issue 8, Web ISA

Balance of Account	Interest rate until 30 April 2022	Interest rate from 1 May 2022
£1 - £9,999	0.01% AER/ tax-free (variable)	<b>0.11% AER/ tax-free (variable)</b>
£10,000 - £49,999	0.03% AER/ tax-free (variable)	<b>0.13% AER/ tax-free (variable)</b>
£50,000 +	0.05% AER/ tax-free (variable)	<b>0.15% AER/ tax-free (variable)</b>

**Table 12**

CashBuilder Book, CashBuilder Card, Direct Easy Access 1-4, Direct Saver, Easy Access Book, Easy Access Card, e-Bond maturity, e-Savings, Fixed Term Bond Maturity, Fixed Term e-Bond Maturity, Flex Online Saver Issue 1 & 2, Flexclusive Saver (all issues), Immediate Access Annual, Instant Access, Instant Access Online Saver, Instant Access Saver Issue 1-9, Instant Saver 1-4 & 6 & 8, InvestDirect, Lapsed TESSA, Monthly Income 60+, ShareSave Feeder

Balance of Account	Interest rate until 30 April 2022	Interest rate from 1 May 2022
£0.01 - £9,999.99	0.01% AER/ Gross a year (variable)	<b>0.11% AER/ Gross a year (variable)</b>
£10,000 - £49,999.99	0.03% AER/ Gross a year (variable)	<b>0.13% AER/ Gross a year (variable)</b>
£50,000 +	0.05% AER/ Gross a year (variable)	<b>0.15% AER/ Gross a year (variable)</b>

**Table 13**

Loyalty Saver (all issues)

Interest rate until 30 April 2022	Interest rate from 1 May 2022
0.40% AER/Gross a year (variable)	<b>0.50% AER/ Gross a year (variable)</b>

**Table 14**

Loyalty ISA

Interest rate until 30 April 2022	Interest rate from 1 May 2022
0.40% AER/tax-free (variable)	<b>0.50% AER/tax-free (variable)</b>

**Table 15**

Corporate Savings

Interest rate until 30 April 2022	Interest rate from 1 May 2022
0.01% AER/Gross a year (variable)	<b>0.10% AER/Gross a year (variable)</b>

**Table 16**

Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.50% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.05% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 17**

1 Year Triple Access Online Saver 3 and 1 Year Triple Access Online Saver 11

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.40% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 18**

1 Year Triple Access Online Saver 5

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	1.00% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.05% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 19**

1 Year Triple Access Online Saver 9

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.25% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 20**

1 Year Triple Access Online Saver 12

Withdrawals Per Account Year	Interest rate until 30 April 2022	Interest rate from 1 May 2022
3 or fewer	0.45% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 21****1 Year Triple Access Online Saver 13**

<b>Withdrawals Per Account Year</b>	<b>Interest rate until 30 April 2022</b>	<b>Interest rate from 1 May 2022</b>
3 or fewer	0.80% AER/ Gross a year (variable)	<b>No change</b>
4 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

**Table 22****Triple Access Saver**

<b>Withdrawals Per Account Year</b>	<b>Interest rate until 30 April 2022</b>	<b>Interest rate from 1 May 2022</b>
3 or fewer	0.10% AER/ Gross a year (variable)	<b>0.20% AER/ Gross a year (variable)</b>
4 or more	0.01% AER/ Gross a year (variable)	<b>0.10% AER/ Gross a year (variable)</b>

\*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.

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**SMD423** (April 2022)