

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



Building Society

From **1 July 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	e-Bond maturity	12	Junior ISA Maturity	25
1 Year Triple Access Online ISA 10	7	e-Savings	12	Lapsed TESSA	12
1 Year Triple Access Online ISA 11	6	e-Savings Plus	1	Limited Access Online Saver	1
1 Year Triple Access Online ISA 12	8	Fixed Term Bond (Maturity)	12	Limited Access Saver (all issues)	1
1 Year Triple Access Online ISA 13	34	Fixed Term e-Bond (Maturity)	12	Loyalty ISA	14
1 Year Triple Access Online Saver 3	17	Fixed Term ISA (Maturity)	11	Loyalty Saver (all issues)	13
1 Year Triple Access Online Saver 5	18	Flex Instant Saver (all issues)	29	Loyalty Single Access ISA (all issues)	2
1 Year Triple Access Online Saver 9	19	Flex Online Saver Issue 1 & 2	12	Monthly Income 60+	12
1 Year Triple Access Online Saver 11	17	Flex Regular Saver	33	Online ISA Issue 8	11
1 Year Triple Access Online Saver 12	20	Flexclusive ISA (all issues)	11	Portfolio Investor	15
1 Year Triple Access Online Saver 13	21	Flexclusive Saver (all issues)	12	ShareSave Feeder	12
1 Year Triple Access Online Saver 14	32	FlexOne Regular Saver	26	Single Access ISA 3	4
CashBuilder Book	12	Future Saver (all issues for members with a NBS main current account)	27	Single Access Saver 1	3
CashBuilder Card	12	Future Saver (all issues for members without a NBS main current account)	28	Smart	29
Child Trust Fund	24	Help to Buy: ISA	23	Smart 2	29
Child Trust Fund Maturity ISA	25	Immediate Access Annual	12	Smart Junior ISA	24
Continue to Save	31	Inheritance ISA (all issues)	11	Smart Limited Access	28
Corporate Savings	15	Instant Access	12	Smart Saver	29
Direct Cash ISA Issue 1-3	11	Instant Access ISA	11	Start to Save Issue 1	30
Direct Easy Access 1-4	12	Instant Access ISA (Maturity)	11	Treasurer's Trust	15
Direct Saver	12	Instant Access Saver (all issues)	12	Triple Access ISA	9
e-ISA	11	Instant ISA	11	Triple Access ISA 2	10
Easy Access Book	12	Instant ISA ex Tessa	11	Triple Access Online ISA	5
Easy Access Card	12	Instant ISA Saver (all issues)	11	Triple Access Saver	22
Easy Access ISA	11	Instant Saver (all issues)	12	Triple Access Saver 2	16
Easy Cash ISA (all issues)	11	InvestDirect	12	Web ISA	11
Easy Saver ISA (all issues)	11	ISA Bond ex Tessa	11		

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

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
5 or fewer	0.20% AER/ gross a year (variable)	0.25% AER/ gross a year (variable)
6 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 2**Loyalty Single Access ISA**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
1 or fewer	0.50% AER/ tax-free (variable)	1.00% AER/ tax-free (variable)
2 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

Table 3**Single Access Saver 1**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
1 or fewer	0.50% AER/ gross a year (variable)	1.00% AER/ Gross a year (variable)
2 or more	0.10% AER/ gross a year (variable)	0.15% AER/ Gross a year (variable)

Table 4**Single Access ISA 3**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
1 or fewer	0.50% AER/ tax-free (variable)	1.00% AER/ tax-free (variable)
2 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

Table 5**Triple Access Online ISA**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.15% AER/ tax-free (variable)	0.20% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

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 June 2022	Interest rate from 1 July 2022
3 or fewer	0.25% AER/ tax-free (variable)	0.30% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

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

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.40% AER/ tax-free (variable)	0.45% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

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

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.80% AER/ tax-free (variable)	0.85% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

Table 9**Triple Access ISA**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.20% AER/ tax-free (variable)	0.25% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

Table 10**Triple Access ISA 2**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.50% AER/ tax-free (variable)	0.55% AER/ tax-free (variable)
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

Table 11**Direct Cash ISA Issue 1-3, e-ISA, Easy Access ISA, Easy Cash ISA (all issues), Easy Saver ISA (all issues), Fixed Term ISA Maturity, Flexexclusive ISA (all issues), Inheritance ISA (all issues), Instant Access ISA, Instant Access ISA (Maturity), Instant ISA, 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 30 June 2022	Interest rate from 1 July 2022
£1 - £9,999	0.11% AER/ tax-free (variable)	0.16% AER/ tax-free (variable)
£10,000 - £49,999	0.13% AER/ tax-free (variable)	0.18% AER/ tax-free (variable)
£50,000 +	0.15% AER/ tax-free (variable)	0.20% AER/ tax-free (variable)

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 Saver (all issues), Instant Saver (all issues), InvestDirect, Lapsed TESSA, Monthly Income 60+, ShareSave Feeder

Balance of Account	Interest rate until 30 June 2022	Interest rate from 1 July 2022
£0.01 - £9,999.99	0.11% AER/ gross a year (variable)	0.16% AER/ gross a year (variable)
£10,000 - £49,999.99	0.13% AER/ gross a year (variable)	0.18% AER/ gross a year (variable)
£50,000 +	0.15% AER/ gross a year (variable)	0.20% AER/ gross a year (variable)

Table 13

Loyalty Saver (all issues)

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.50% AER/gross a year (variable)	1.00% AER/ gross a year (variable)

Table 14

Loyalty ISA

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.50% AER/tax-free (variable)	1.00% AER/tax-free (variable)

Table 15

Corporate Savings, Portfolio Investor, Treasurer's Trust

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.10% AER/gross a year (variable)	0.15% AER/gross a year (variable)

Table 16

Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.50% AER/ gross a year (variable)	0.55% AER/ gross a year (variable)
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

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 June 2022	Interest rate from 1 July 2022
3 or fewer	0.40% AER/ gross a year (variable)	No change
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 18

1 Year Triple Access Online Saver 5

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	1.00% AER/ gross a year (variable)	No change
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 19

1 Year Triple Access Online Saver 9

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.25% AER/ gross a year (variable)	No change
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 20

1 Year Triple Access Online Saver 12

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.45% AER/ gross a year (variable)	0.50% AER/ gross a year (variable)
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 21

1 Year Triple Access Online Saver 13

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.80% AER/ gross a year (variable)	0.85% AER/ gross a year (variable)
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 22

Triple Access Saver

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	0.20% AER/ gross a year (variable)	0.25% AER/ gross a year (variable)
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 23**Help to Buy: ISA**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
1.25% AER/ tax-free (variable)	1.35% AER/ tax-free (variable)

Table 24**Child Trust Fund and Smart Junior ISA**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
1.25% AER/ tax-free (variable)	1.50% AER/ tax-free (variable)

Table 25**Child Trust Fund Maturity ISA and Junior ISA Maturity**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.35% AER/ tax-free (variable)	0.50% AER/ tax-free (variable)

Table 26**FlexOne Regular Saver**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
1.25% AER/ gross a year (variable)	1.50% AER/ gross a year (variable)

Table 27**Future Saver (all issues for members with a Nationwide main Current Account)**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
1 or fewer	1.25% AER/ gross a year (variable)	1.50% AER/ gross a year (variable)
2 or more	0.25% AER/ gross a year (variable)	0.30% AER/ gross a year (variable)

Table 28**Future Saver (all issues for members without a Nationwide main Current Account) and Smart Limited Access**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
1 or fewer	0.75% AER/ gross a year (variable)	1.00% AER/ gross a year (variable)
2 or more	0.25% AER/ gross a year (variable)	0.30% AER/ gross a year (variable)

Table 29**Flex Instant Saver (all issues), Smart, Smart 2 and Smart Saver**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.35% AER/ gross a year (variable)	0.50% AER/ gross a year (variable)

Table 30**Start to Save Issue 1**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
1.25% AER/ gross a year (variable)	1.35% AER/ gross a year (variable)

Table 31**Continue to Save**

Interest rate until 30 June 2022	Interest rate from 1 July 2022
0.50% AER/ gross a year (variable)	0.55% AER/ gross a year (variable)

Table 32**1 Year Triple Access Online Saver 14**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	1.00% AER/ gross a year (variable)	No change
4 or more	0.10% AER/ gross a year (variable)	0.15% AER/ gross a year (variable)

Table 33**Flex Regular Saver**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	2.50% AER/ gross a year (variable)	No change
4 or more	0.35% AER/ gross a year (variable)	0.50% AER/ gross a year (variable)

Table 34**1 Year Triple Access Online ISA 13**

Withdrawals Per Account Year	Interest rate until 30 June 2022	Interest rate from 1 July 2022
3 or fewer	1.00% AER/ tax-free (variable)	No change
4 or more	0.10% AER/ tax-free (variable)	0.15% AER/ tax-free (variable)

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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