

# Important Changes to some of our Savings Account rates



On **22 July 2022** we are increasing the interest rate on the following account:

	Interest rate until 21 July 2022	Interest rate from 22 July 2022
<b>1 Year Triple Access Online Saver (Issue 15)</b>		
<b>3 or less withdrawals per account year*</b>	1.40% AER/gross a year (variable)	<b>1.50% AER/gross a year (variable)</b>
<b>4 or more withdrawals per account year*</b>	0.10% AER/gross a year (variable)	<b>0.15% AER/gross a year (variable)</b>

From **1 August 2022**, we'll be paying more interest on the following accounts. We've listed the accounts affected below in alphabetical order and tables are included to show your current and new interest rates.

	Interest rate until 31 July 2022	Interest rate from 1 August 2022
<b>Loyalty ISA (all issues)</b>		
<b>All balances</b>	1.00% AER/tax-free (variable)	<b>1.25% AER/tax-free (variable)</b>
<b>Loyalty Saver (all issues)</b>		
<b>All balances</b>	1.00% AER/gross a year (variable)	<b>1.25% AER/gross a year (variable)</b>
<b>Loyalty Single Access ISA (all issues)</b>		
<b>1 or less withdrawals per account year*</b>	1.00% AER/tax-free (variable)	<b>1.25% AER/tax-free (variable)</b>
<b>2 or more withdrawals per account year*</b>	0.15% AER/tax-free (variable)	<b>0.15% AER/tax-free (variable)</b>
<b>Single Access Saver 1</b>		
<b>1 or less withdrawals per account year*</b>	1.00% AER/gross a year (variable)	<b>1.25% AER/gross a year (variable)</b>
<b>2 or more withdrawals per account year*</b>	0.15% AER/gross a year (variable)	<b>0.15% AER/gross a year (variable)</b>
<b>Single Access ISA 3</b>		
<b>1 or less withdrawals per account year*</b>	1.00% AER/tax-free (variable)	<b>1.25% AER/tax-free (variable)</b>
<b>2 or more withdrawals per account year*</b>	0.15% AER/tax-free (variable)	<b>0.15% AER/tax-free (variable)</b>

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

The information in this leaflet is correct as of 15 July 2022.

\*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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