

Important changes to some of our savings account rates

From **1 July 2025**, we'll be paying a lower rate of 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
Branch Easy Access	7	Easy Access Card	7	Lapsed TESSA	7
Branch Easy Access ISA	6	Easy Access ISA and Easy Access ISA 2	6	Limited Access Online Saver	1
Branch Future Saver	24	Easy Access Saver	7	Limited Access Saver (all issues)	1
Branch Flex ISA	18	e-ISA	6	Portfolio Investor	10
Branch Flex Saver	16	e-Savings	7	Reward ISA	9
Branch Instant Access Maturity	7	e-Savings Plus	13	Reward Saver	8
Branch Limited Access	1	Fixed Term Cash ISA Maturity	6	Reward Single Access ISA	2
Branch Reward ISA	9	Fixed Term Bond Maturity	7	Single Access Saver	3
Branch Reward Saver	8	Fixed Term e-Bond Maturity	7	Single Access ISA	20
Branch Reward Single Access ISA	2	Fixed Term Branch Bond Maturity	7	ShareSave Feeder	7
Branch Single Access	3	Fixed Term ISA Maturity	6	Smart Limited Access Adult	15
Branch Single Access ISA	2	Fixed Term Online Bond Maturity	7	Smart Limited Access Child	15
Branch Smart Limited Adult	15	Flex Online Saver Issue 1 and 2	16	Smart Junior ISA	25
Branch Smart Limited Child	15	Flex ISA	18	1 Year Triple Access Online ISA	20
Branch Triple Access ISA	5	Flexexclusive Saver (all issues)	16	Triple Access ISA	5
Business Investor	10	Flex Saver	16	Triple Access Online ISA	4
Cash Child Trust Fund	25	Future Saver	24	Triple Access Saver	11
Children's Future Saver Issue 1	24	Help to Buy: ISA	12	Triple Access Saver 2	11
CashBuilder Card	7	Inheritance ISA (all issues)	6	1 Year Triple Access Online ISA Issue 18	22
Child Trust Fund Maturity ISA	25	Instant Access Saver Issues 1-9 and 11-12	7	1 Year Triple Access Online ISA Issues 16 and 17	21
Corporate Savings	17	Instant Access Saver Issue 10	19	1 Year Triple Access Online Saver Issue 18	24
Direct Saver	7	InvestDirect	7	1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, and 17	23
		Junior ISA Maturity	25		

Table 1

Branch Limited Access, Limited Access Online Saver, Limited Access Saver (all issues)

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
5 or fewer	1.90% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)
6 or more	1.50% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)

Table 2

Branch Reward Single Access ISA, Branch Single Access ISA, Reward Single Access ISA

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
1 or fewer	3.35% AER/ tax-free (variable)	3.25% AER/ tax-free (variable)
2 or more	1.50% AER/ tax-free (variable)	1.25% AER/ tax-free (variable)

Table 3

Branch Single Access, Single Access Saver

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
1 or fewer	3.35% AER/ gross a year (variable)	3.25% AER/ gross a year (variable)
2 or more	1.50% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)

Table 4

Triple Access Online ISA

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	1.80% AER/ tax-free (variable)	1.60% AER/ tax-free (variable)
4 or more	1.50% AER/ tax-free (variable)	1.25% AER/ tax-free (variable)

Table 5

Branch Triple Access ISA, Triple Access ISA

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	1.95% AER/ tax-free (variable)	1.80% AER/ tax-free (variable)
4 or more	1.50% AER/ tax-free (variable)	1.25% AER/ tax-free (variable)

Table 6

Branch Easy Access ISA, Easy Access ISA, Easy Access ISA 2, e-ISA, Fixed Term ISA Maturity, Fixed Term Cash ISA Maturity, Inheritance ISA (all issues)

Balance of Account	Interest rate until 30 June 2025	Interest rate from 1 July 2025
£0.01 - £9,999	1.55% AER/ tax-free (variable)	1.30% AER/ tax-free (variable)
£10,000 - £49,999	1.60% AER/ tax-free (variable)	1.35% AER/ tax-free (variable)
£50,000 +	1.80% AER/ tax-free (variable)	1.60% AER/ tax-free (variable)

Table 7

Branch Easy Access, Branch Instant Access Maturity, Easy Access Saver, CashBuilder Card, Direct Saver, Easy Access Card, e-Savings, Fixed Term Bond Maturity, Instant Access Saver Issues 1-9 and 11-12, InvestDirect, Fixed Term Branch Bond Maturity, Fixed Term e-Bond Maturity, Fixed Term Online Bond Maturity, Lapsed TESSA, ShareSave Feeder

Balance of Account	Interest rate until 30 June 2025	Interest rate from 1 July 2025
£0.01 - £9,999	1.55% AER/ gross a year (variable)	1.30% AER/ gross a year (variable)
£10,000 - £49,999	1.60% AER/ gross a year (variable)	1.35% AER/ gross a year (variable)
£50,000 +	1.80% AER/ gross a year (variable)	1.60% AER/ gross a year (variable)

Table 8

Branch Reward Saver, Reward Saver

Interest rate until 30 June 2025	Interest rate from 1 July 2025
3.30% AER/gross a year (variable)	3.20% AER/ gross a year (variable)

Table 9

Branch Reward ISA, Reward ISA

Interest rate until 30 June 2025	Interest rate from 1 July 2025
3.30% AER/tax-free (variable)	3.20% AER/ tax-free (variable)

Table 10

Business Investor, Portfolio Investor

Interest rate until 30 June 2025	Interest rate from 1 July 2025
1.56% AER/ 1.55% gross a year (variable)	1.31% AER/ 1.30% gross a year (variable)

Table 11**Triple Access Saver, Triple Access Saver 2**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	1.95% AER/ gross a year (variable)	1.80% AER/ gross a year (variable)
4 or more	1.50% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)

Table 12**Help to Buy: ISA**

Interest rate until 30 June 2025	Interest rate from 1 July 2025
2.90% AER/ tax-free (variable)	2.70% AER/ tax-free (variable)

Table 13**e-Savings Plus**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
5 or fewer	1.90% AER/ gross a year (variable)	1.75% AER/ gross a year (variable)
6 or more	1.80% AER/ gross a year (variable)	1.55% AER/ gross a year (variable)

Table 14**Branch Smart Limited Adult, Branch Smart Limited Child,
Smart Limited Access Adult, Smart Limited Access Child**

Withdrawals per account year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
1 or fewer	2.85% AER/gross a year (variable)	2.75% AER/gross a year (variable)
2 or more	1.80% AER/gross a year (variable)	1.60% AER/gross a year (variable)

Table 15**Branch Flex Saver, Flex Online Saver Issues 1 and 2,
Flexexclusive Saver (all issues), Flex Saver**

Balance of Account	Interest rate until 30 June 2025	Interest rate from 1 July 2025
£0.01 - £9,999	1.60% AER/gross a year (variable)	1.50% AER/ gross a year (variable)
£10,000 -£49,999	1.65% AER/gross a year (variable)	1.60% AER/gross a year (variable)
£50,000 +	1.85% AER/gross a year (variable)	1.70% AER/gross a year (variable)

Table 16**Corporate Savings**

Interest rate until 30 June 2025	Interest rate from 1 July 2025
1.56% AER / 1.55% gross a year (variable)	1.30% AER / 1.30% gross a year (variable)

Table 17**Branch Flex ISA, Flex ISA**

Balance of Account	Interest rate until 30 June 2025	Interest rate from 1 July 2025
£0.01 - £9,999	1.60% AER/ tax-free (variable)	1.50% AER/ tax-free (variable)
£10,000 - £49,999	1.65% AER/ tax-free (variable)	1.60% AER/ tax-free (variable)
£50,000 +	1.85% AER/ tax-free (variable)	1.70% AER/ tax-free (variable)

Table 18**Instant Access Saver Issue 10**

Interest rate until 30 June 2025	Interest rate from 1 July 2025
1.85% AER/ gross a year (variable)	1.70% AER/ gross a year (variable)

Table 19**Single Access ISA**

Withdrawals per account year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
1 or fewer	3.35% AER/ tax-free (variable)	3.25% AER/ tax-free (variable)
2 or more	1.50% AER/ tax-free (variable)	1.25% AER/ tax-free (variable)

Table 20**1 Year Triple Access Online ISA, 1 Year Triple Access Online ISA Issues 16 and 17**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	4.00% AER/tax-free (variable)	3.75% AER/tax-free (variable)
4 or more	1.75% AER/tax-free (variable)	1.50% AER/tax-free (variable)

Table 21**1 Year Triple Access Online ISA Issue 18**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	4.00% AER/tax-free (variable)	3.75% AER/tax-free (variable)
4 or more	1.50% AER/tax-free (variable)	1.25% AER/tax-free (variable)

Table 22**1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, 17**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	4.00% AER/gross a year (variable)	3.75% AER/gross a year (variable)
4 or more	1.75% AER/gross a year (variable)	1.50% AER/gross a year (variable)

Table 23**1 Year Triple Access Online Saver Issue 18**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
3 or fewer	4.00% AER/gross a year (variable)	3.75% AER/gross a year (variable)
2 or more	1.50% AER/gross a year (variable)	1.25% AER/gross a year (variable)

Table 24**Future Saver, Children's Future Saver Issue 1, Branch Future Saver**

Withdrawals Per Account Year	Interest rate until 30 June 2025	Interest rate from 1 July 2025
1 or fewer	3.55% AER/gross a year (variable)	3.30% AER/gross a year (variable)
2 or more	1.80% AER/gross a year (variable)	1.60% AER/gross a year (variable)

Table 25**Cash Child Trust Fund, Child Trust Fund Maturity ISA, Junior ISA Maturity, Smart Junior ISA**

Interest rate until 30 June 2025	Interest rate from 1 July 2025
3.55% AER/gross a year (variable)	3.30% AER/gross a year (variable)

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



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC® certified and other controlled material.

The information in this leaflet is correct on 1 June 2025.

We may vary our offers or withdraw products from sale at any time without telling you first.

Interest and tax-free saving: We pay interest without taking off tax. However, you may have to pay tax on any interest if it's more than your Personal Savings Allowance or you go over the tax-free annual allowance if you're saving into an ISA. You can see the current allowances at nationwide.co.uk/tax-freesaving

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.

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

SMD1576 (1 June 2025)