

Important changes to some of our savings account rates

From **1 June 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 | Instant Access Saver Issue 10 | 19 |
| Branch Easy Access ISA | 6 | Easy Access ISA and Easy Access ISA 2 | 6 | InvestDirect | 7 |
| Branch Flex ISA | 18 | Easy Access Saver | 7 | Lapsed TESSA | 7 |
| Branch Flex Saver | 16 | e-ISA | 6 | Limited Access Online Saver | 1 |
| Branch Limited Access | 1 | e-Savings | 7 | Limited Access Saver (all issues) | 1 |
| Branch Reward ISA | 9 | e-Savings Plus | 13 | Portfolio Investor | 10 |
| Branch Reward Saver | 8 | Fixed Term Cash ISA Maturity | 6 | Reward ISA | 9 |
| Branch Reward Single Access ISA | 2 | Fixed Term Bond Maturity | 7 | Reward Saver | 8 |
| Branch Single Access | 3 | Fixed Term e-Bond Maturity | 7 | Reward Single Access ISA | 2 |
| Branch Single Access ISA | 2 | Fixed Term Branch Bond Maturity | 7 | Single Access Saver | 3 |
| Branch Smart Instant Adult | 21 | Fixed Term ISA Maturity | 6 | Single Access ISA | 20 |
| Branch Smart Instant Child | 21 | Fixed Term Online Bond Maturity | 7 | ShareSave Feeder | 7 |
| Branch Smart Limited Adult | 15 | Flex Instant Saver and Flex Instant Saver 2 | 22 | Smart Card | 23 |
| Branch Smart Limited Child | 15 | Flex Instant Saver3 | 22 | Smart Instant Access Child | 21 |
| Branch Smart Saver | 21 | Flex Online Saver Issue 1 and 2 | 16 | Smart Instant Access Adult | 21 |
| Branch Triple Access ISA | 5 | Flex ISA | 18 | Smart Limited Access Adult | 15 |
| Business Investor | 10 | Flexexclusive Saver (all issues) | 16 | Smart Limited Access Child | 15 |
| CashBuilder Card | 7 | Flex Saver | 16 | Smart Saver | 21 |
| Continue to Save | 14 | Help to Buy: ISA | 12 | Triple Access ISA | 5 |
| Corporate Savings | 17 | Inheritance ISA (all issues) | 6 | Triple Access Online ISA | 4 |
| Direct Saver | 7 | Instant Access Saver Issues 1-9 and 11 | 7 | Triple Access Saver | 11 |

Table 1**Branch Limited Access, Limited Access Online Saver, Limited Access Saver (all issues)**

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|--|---|
| 5 or fewer | 2.10% AER/ gross a year (variable) | 1.90% AER/ gross a year (variable) |
| 6 or more | 1.75% AER/ gross a year (variable) | 1.50% 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 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|---|
| 1 or fewer | 3.55% AER/ tax-free (variable) | 3.35% AER/ tax-free (variable) |
| 2 or more | 1.75% AER/ tax-free (variable) | 1.50% AER/ tax-free (variable) |

Table 3**Branch Single Access, Single Access Saver**

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|--|---|
| 1 or fewer | 3.55% AER/ gross a year (variable) | 3.35% AER/ gross a year (variable) |
| 2 or more | 1.75% AER/ gross a year (variable) | 1.50% AER/ gross a year (variable) |

Table 4**Triple Access Online ISA**

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|---|
| 3 or fewer | 2.00% AER/ tax-free (variable) | 1.80% AER/ tax-free (variable) |
| 4 or more | 1.75% AER/ tax-free (variable) | 1.50% AER/ tax-free (variable) |

Table 5**Branch Triple Access ISA, Triple Access ISA**

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|---|
| 3 or fewer | 2.15% AER/ tax-free (variable) | 1.95% AER/ tax-free (variable) |
| 4 or more | 1.75% AER/ tax-free (variable) | 1.50% 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 31 May 2025 | Interest rate from 1 June 2025 |
|--------------------|-----------------------------------|---|
| £0.01 - £9,999 | 1.80% AER/ tax-free (variable) | 1.55% AER/ tax-free (variable) |
| £10,000 - £49,999 | 1.85% AER/ tax-free (variable) | 1.60% AER/ tax-free (variable) |
| £50,000 + | 2.00% AER/ tax-free (variable) | 1.80% AER/ tax-free (variable) |

Table 7**Branch Easy Access, Easy Access Saver, CashBuilder Card, Direct Saver, Easy Access Card, e-Savings, Fixed Term Bond Maturity, Instant Access Saver Issues 1-9 and 11, 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 31 May 2025 | Interest rate from 1 June 2025 |
|--------------------|--|---|
| £0.01 - £9,999 | 1.80% AER/ gross a year (variable) | 1.55% AER/ gross a year (variable) |
| £10,000 - £49,999 | 1.85% AER/ gross a year (variable) | 1.60% AER/ gross a year (variable) |
| £50,000 + | 2.00% AER/ gross a year (variable) | 1.80% AER/ gross a year (variable) |

Table 8**Branch Reward Saver, Reward Saver**

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|--------------------------------------|---|
| 3.50% AER/gross a year (variable) | 3.30% AER/ gross a year (variable) |

Table 9**Branch Reward ISA, Reward ISA**

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---------------------------------|---|
| 3.50% AER/tax-free (variable) | 3.30% AER/ tax-free (variable) |

Table 10**Business Investor, Portfolio Investor**

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---|---|
| 1.81% AER/ 1.80% gross a year (variable) | 1.56% AER/ 1.55% gross a year (variable) |

Table 11
Triple Access Saver

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|-----------------------------------|
| 3 or fewer | 2.15% AER/gross a year (variable) | 1.95% AER/gross a year (variable) |
| 4 or more | 1.75% AER/gross a year (variable) | 1.50% AER/gross a year (variable) |

Table 12
Help to Buy: ISA

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---------------------------------|--------------------------------|
| 3.10% AER/tax-free (variable) | 2.90% AER/tax-free (variable) |

Table 13
e-Savings Plus

| Withdrawals Per Account Year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|-----------------------------------|
| 5 or fewer | 2.10% AER/gross a year (variable) | 1.90% AER/gross a year (variable) |
| 6 or more | 2.05% AER/gross a year (variable) | 1.80% AER/gross a year (variable) |

Table 14
Continue to Save

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|-----------------------------------|-----------------------------------|
| 2.10% AER/gross a year (variable) | 2.00% AER/gross a year (variable) |

Table 15
Branch Smart Limited Adult, Branch Smart Limited Child, Smart Limited Access Adult, Smart Limited Access Child

| Withdrawals per account year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|-----------------------------------|-----------------------------------|
| 1 or fewer | 3.05% AER/gross a year (variable) | 2.85% AER/gross a year (variable) |
| 2 or more | 1.80% AER/gross a year (variable) | 1.80% AER/gross a year (variable) |

Table 16
Branch Flex Saver, Flex Online Saver Issues 1 and 2, Flexexclusive Saver (all issues), Flex Saver

| Balance of Account | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|--------------------|-----------------------------------|-----------------------------------|
| £0.01 - £9,999 | 1.85% AER/gross a year (variable) | 1.60% AER/gross a year (variable) |
| £10,000 - £49,999 | 1.90% AER/gross a year (variable) | 1.65% AER/gross a year (variable) |
| £50,000 + | 2.05% AER/gross a year (variable) | 1.85% AER/gross a year (variable) |

Table 17
Corporate Savings

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---|---|
| 1.81% AER / 1.80% gross a year (variable) | 1.56% AER / 1.55% gross a year (variable) |

Table 18
Branch Flex ISA, Flex ISA

| Balance of Account | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|--------------------|---------------------------------|--------------------------------|
| £0.01 - £9,999 | 1.85% AER/tax-free (variable) | 1.60% AER/tax-free (variable) |
| £10,000 - £49,999 | 1.90% AER/tax-free (variable) | 1.65% AER/tax-free (variable) |
| £50,000 + | 2.05% AER/tax-free (variable) | 1.85% AER/tax-free (variable) |

Table 19
Instant Access Saver Issue 10

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|-----------------------------------|-----------------------------------|
| 2.05% AER/gross a year (variable) | 1.85% AER/gross a year (variable) |

Table 20
Single Access ISA

| Withdrawals per account year | Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|------------------------------|---------------------------------|--------------------------------|
| 1 or fewer | 3.55% AER/tax-free (variable) | 3.35% AER/tax-free (variable) |
| 2 or more | 1.75% AER/tax-free (variable) | 1.50% AER/tax-free (variable) |

Table 21

Branch Smart Instant Adult, Branch Smart Instant Child, Branch Smart Saver, Smart Instant Access Adult, Smart Instant Access Child, Smart Saver

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---------------------------------------|---------------------------------------|
| 2.05% AER/ gross a year (variable) | 1.85% AER/ gross a year (variable) |

Table 22

Flex Instant Saver, Flex Instant Saver 2, Flex Instant Saver 3

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|---------------------------------------|---------------------------------------|
| 3.00% AER/ gross a year (variable) | 2.75% AER/ gross a year (variable) |

Table 23

Smart Card

| Interest rate until 31 May 2025 | Interest rate from 1 June 2025 |
|--|--|
| 2.06% AER / 2.05% gross a year (variable) | 1.86% AER / 1.85% 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 2 May 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.