

# Important changes to some of our savings account rates

From **10 February 2026**, 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
<b>Branch Easy Access</b>	6	<b>Easy Access Saver</b>	6	<b>InvestDirect</b>	6
<b>Branch Easy Access ISA</b>	5	<b>e-ISA</b>	5	<b>Junior ISA Maturity</b>	21
<b>Branch Future Saver</b>	20	<b>e-Savings</b>	6	<b>Lapsed TESSA</b>	6
<b>Branch Flex ISA</b>	13	<b>e-Savings Plus</b>	11	<b>Limited Access Online Saver</b>	1
<b>Branch Flex Saver</b>	12	<b>Fixed Term Cash ISA Maturity</b>	5	<b>Limited Access Saver (all issues)</b>	1
<b>Branch Instant Access Maturity</b>	6	<b>Fixed Term Bond Maturity</b>	6	<b>Reward ISA</b>	8
<b>Branch Limited Access</b>	1	<b>Fixed Term e-Bond Maturity</b>	6	<b>Reward Saver</b>	7
<b>Branch Reward ISA</b>	8	<b>Fixed Term Branch Bond Maturity</b>	6	<b>Reward Single Access ISA</b>	2
<b>Branch Reward Saver</b>	7	<b>Fixed Term ISA Maturity</b>	5	<b>Single Access Saver</b>	3
<b>Branch Reward Single Access ISA</b>	2	<b>Fixed Term Online Bond Maturity</b>	6	<b>Single Access ISA</b>	15
<b>Branch Single Access</b>	3	<b>Flex Instant Saver Issues 1, 2, 3, 4, 5 and 6</b>	23	<b>ShareSave Feeder</b>	6
<b>Branch Single Access ISA</b>	2	<b>Flex Online Saver Issues 1 and 2</b>	12	<b>Smart Junior ISA</b>	21
<b>Branch Triple Access ISA</b>	4	<b>Flex ISA</b>	13	<b>1 Year Triple Access Online ISA</b>	16
<b>Cash Child Trust Fund</b>	21	<b>Flexclusive Saver (all issues)</b>	12	<b>Triple Access ISA</b>	4
<b>Children's Future Saver Issues 1, 2 and 3</b>	20	<b>Flex Saver</b>	12	<b>Triple Access Saver</b>	9
<b>CashBuilder Card</b>	6	<b>Future Saver</b>	20	<b>Triple Access Saver 2</b>	9
<b>Child Trust Fund Maturity ISA</b>	21	<b>Help to Buy: ISA</b>	10	<b>1 Year Triple Access Online ISA Issues 18, 19 and 20</b>	17
<b>Continue to Save</b>	22	<b>Inheritance ISA (all issues)</b>	5	<b>1 Year Triple Access Online ISA Issues 16 and 17</b>	16
<b>Direct Saver</b>	6	<b>Instant Access Saver Issues 1-9, 11-14 and 16</b>	6	<b>1 Year Triple Access Online Saver Issues 18-21</b>	19
<b>Easy Access Card</b>	6	<b>Instant Access Saver Issues 10 and 15</b>	14	<b>1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, and 17</b>	18
<b>Easy Access ISA and Easy Access ISA 2</b>	5				

**Table 1**

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

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
5 or fewer	1.50% AER/ gross a year (variable)	<b>1.25% AER/ gross a year (variable)</b>
6 or more	1.05% AER/ gross a year (variable)	<b>1.05% AER/ gross a year (variable)</b>

**Table 2**

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

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/ tax-free (variable)	<b>2.80% AER/ tax-free (variable)</b>
2 or more	1.05% AER/ tax-free (variable)	<b>1.05% AER/ tax-free (variable)</b>

**Table 3**

**Branch Single Access, Single Access Saver**

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/ gross a year (variable)	<b>2.80% AER/ gross a year (variable)</b>
2 or more	1.05% AER/ gross a year (variable)	<b>1.05% AER/ gross a year (variable)</b>

**Table 4**

**Branch Triple Access ISA, Triple Access ISA**

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	1.55% AER/ tax-free (variable)	<b>1.30% AER/ tax-free (variable)</b>
4 or more	1.05% AER/ tax-free (variable)	<b>1.05% AER/ tax-free (variable)</b>

**Table 5**

**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 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.10% AER/ tax-free (variable)	<b>1.10% AER/ tax-free (variable)</b>
£10,000 - £49,999	1.15% AER/ tax-free (variable)	<b>1.15% AER/ tax-free (variable)</b>
£50,000 +	1.35% AER/ tax-free (variable)	<b>1.20% AER/ tax-free (variable)</b>

**Table 6**

**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, 11-14 and 16, 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 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.10% AER/ gross a year (variable)	<b>1.10% AER/ gross a year (variable)</b>
£10,000 - £49,999	1.15% AER/ gross a year (variable)	<b>1.15% AER/ gross a year (variable)</b>
£50,000 +	1.35% AER/ gross a year (variable)	<b>1.20% AER/ gross a year (variable)</b>

**Table 7**

**Branch Reward Saver, Reward Saver**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
3.00% AER/gross a year (variable)	<b>2.75% AER/ gross a year (variable)</b>

**Table 8**

**Branch Reward ISA, Reward ISA**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
3.00% AER/tax-free (variable)	<b>2.75% AER/ tax-free (variable)</b>

**Table 9**

**Triple Access Saver, Triple Access Saver 2**

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	1.55% AER/ gross a year (variable)	<b>1.30% AER/ gross a year (variable)</b>
4 or more	1.05% AER/ gross a year (variable)	<b>1.05% AER/ gross a year (variable)</b>

**Table 10**

**Help to Buy: ISA**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
2.50% AER/ tax-free (variable)	<b>2.25% AER/ tax-free (variable)</b>

**Table 11**  
e-Savings Plus

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
5 or fewer	1.50% AER/gross a year (variable)	<b>1.25% AER/gross a year (variable)</b>
6 or more	1.30% AER/gross a year (variable)	<b>1.05% AER/gross a year (variable)</b>

**Table 12**  
Branch Flex Saver, Flex Online Saver Issues 1 and 2, Flexclusive Saver (all issues), Flex Saver

Balance of Account	Interest rate until 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.25% AER/gross a year (variable)	<b>1.15% AER/gross a year (variable)</b>
£10,000 - £49,999	1.35% AER/gross a year (variable)	<b>1.20% AER/gross a year (variable)</b>
£50,000 +	1.45% AER/gross a year (variable)	<b>1.25% AER/gross a year (variable)</b>

**Table 13**  
Branch Flex ISA, Flex ISA

Balance of Account	Interest rate until 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.25% AER/tax-free (variable)	<b>1.15% AER/tax-free (variable)</b>
£10,000 - £49,999	1.35% AER/tax-free (variable)	<b>1.20% AER/tax-free (variable)</b>
£50,000 +	1.45% AER/tax-free (variable)	<b>1.25% AER/tax-free (variable)</b>

**Table 14**  
Instant Access Saver Issues 10 and 15

Interest rate until 9 February 2026	Interest rate from 10 February 2026
1.45% AER/gross a year (variable)	<b>1.25% AER/gross a year (variable)</b>

**Table 15**  
Single Access ISA

Withdrawals per account year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/tax-free (variable)	<b>2.80% AER/tax-free (variable)</b>
2 or more	1.05% AER/tax-free (variable)	<b>1.05% AER/tax-free (variable)</b>

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

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/tax-free (variable)	<b>3.30% AER/tax-free (variable)</b>
4 or more	1.25% AER/tax-free (variable)	<b>1.05% AER/tax-free (variable)</b>

**Table 17**  
1 Year Triple Access Online ISA Issues 18, 19 and 20

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/tax-free (variable)	<b>3.30% AER/tax-free (variable)</b>
4 or more	1.05% AER/tax-free (variable)	<b>1.05% AER/tax-free (variable)</b>

**Table 18**  
1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16 and 17

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/gross a year (variable)	<b>3.30% AER/gross a year (variable)</b>
4 or more	1.25% AER/gross a year (variable)	<b>1.05% AER/gross a year (variable)</b>

**Table 19**  
1 Year Triple Access Online Saver Issues 18, 19, 20 and 21

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/gross a year (variable)	<b>3.30% AER/gross a year (variable)</b>
4 or more	1.05% AER/gross a year (variable)	<b>1.05% AER/gross a year (variable)</b>

**Table 20**  
Future Saver, Children's Future Saver Issues 1, 2 and 3  
Branch Future Saver

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/gross a year (variable)	<b>2.80% AER/gross a year (variable)</b>
2 or more	1.35% AER/gross a year (variable)	<b>1.35% AER/gross a year (variable)</b>

**Table 21**  
Cash Child Trust Fund, Child Trust Fund Maturity ISA, Junior ISA Maturity, Smart Junior ISA

Interest rate until 9 February 2026	Interest rate from 10 February 2026
3.05% AER/tax-free (variable)	<b>2.80% AER/tax-free (variable)</b>

**Table 22****Continue to Save**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
1.75% AER/gross a year (variable)	<b>1.50% AER/gross a year (variable)</b>

**Table 23****Flex Instant Saver Issues 1, 2, 3, 4, 5 and 6**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
2.50% AER/gross a year (variable)	<b>2.30% AER/gross a year (variable)</b>

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 12 January 2026.

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](http://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.