Summary box

Member Exclusive Online Bond 2026 Issue 2

What is the interest rate?

Term	Annual Interest rates (fixed)	
	AER	Gross a year
Fixed for 30 months	5.30%	5.30%

Interest is calculated daily on funds once they have been paid into the Member Exclusive Online Bond 2026 Issue 2 during the funding window.

We'll pay the interest on the anniversary of the date you opened your account (regardless of when the account was funded), at the end of the term, and on the day your account closes.

Can Nationwide change the interest rate?

No. The interest rate is fixed, so we can't change it during the term.

What would the estimated balance be at the end of the fixed term based on a £1,000 deposit?

If you fund your account on the date of opening:

Term	Annual Interest rates (fixed)		Balance at end of term
	AER	Gross a year	
Fixed for 30 months	5.30%	5.30%	£1,138.19

If you fund your account 14 days after opening:

Term	Annual Interest rates (fixed)		Balance at end of term
	AER	Gross a year	
Fixed for 30 months	5.30%	5.30%	£1,136.00

The table above shows what a future balance might look like. It assumes that you keep your account and the money in it until the end of the term.

How do I open and manage my account?

1. Check you can have this account

You need to:

- be a UK resident aged 16 or over
- have been a member of Nationwide on 2 November 2026 and still be a member (a member is someone who has a mortgage, savings or personal current account with Nationwide or Virgin Money). For more information on what makes you a member, please visit **nationwide.co.uk/membership**. **Please note:** if you do not meet this criteria, the account will be closed.
- be registered for our internet bank
- have a valid email address.

You can:

- have up to two joint account holders – the requirements above would apply to both account holders.
- You can open the account with a minimum of £1 up to a maximum of £10,000.
- You can only have one Member Exclusive Online Bond 2026 Issue 2 or one Member Exclusive Branch Bond 2026 Issue 2 at any time. This applies whether you hold the account in your sole name or jointly with someone else.

You cannot:

- open this account in trust for the benefit of another person
- open this account in the name of your business, or use it for business purposes.

Please note: You have 14 days to pay money into your account from the date it's opened. Just so you know, when you pay in from another bank or building society, it may take up to 24 hours from opening the account before they can find your new account details.

Interest will only start to be paid from the day we receive funds into the account, so it's a good idea to pay money into the account as soon as you can. For example, if you don't pay money into your account until day 14, in the first year you'll only get interest for 351 days, rather than 365 days.

2. How to open your account

You can open an account:

- on our internet bank or banking app (if registered)
- If you're not registered, you can open an account on **nationwide.co.uk** (the account can only be opened in your sole name).

3. Manage your account

- using our banking app or the internet bank
- re-investment is only possible via our internet bank.

Can I withdraw money?

There is a 14-day cancellation period, which starts the day after the account has been opened, where you will be able to cancel your Member Exclusive Online Bond 2026 Issue 2 and your money will be returned to you.

Once the cancellation period has ended, you can't take out any money during the fixed term.

At the end of the term

At the end of the term, your Member Exclusive Online Bond 2026 Issue 2 will mature into an instant access savings account. We'll contact you before your Member Exclusive Online Bond 2026 Issue 2 matures with more information.

Additional information

Interest rate terms explained

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.

Funding window

Is 14 days from the day that the account is opened, which you will be able to add money into the account.

Tax treatment

The treatment of your account for tax purposes will depend on your individual circumstances and you may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information please visit HM Revenue & Customs' (HMRC) website **hmrc.gov.uk**. The tax information provided is based on our understanding of current law and HMRC practice, both of which may change.

Nationwide has a legal obligation to report interest to HMRC in the tax year that it is paid into your account, which may differ to the tax year in which the interest is deemed to arise and is taxable.

The interest rates and information in this summary box came into effect on **3 November 2026**.

This summary box sets out the key features of the savings account. For full details, please read the account terms and conditions.

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

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website **fca.org.uk**

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