

## Summary box

# 1 Year Triple Access Online Saver 21

## What is the interest rate?

Your rate depends on how many times you take money out in the 12 month term. After you take money out 4 times, the lower rate applies for the rest of the term.

Withdrawals	Interest rate AER/gross a year (variable)
3 or fewer	3.50%
4 or more	1.05%

## Receiving your interest

- We work out your interest daily, and pay it into your account at the end of the term.
- We'll also pay interest when you close your account.

## Can Nationwide change the interest rate?

Yes, the rates are variable. That means we can change them, up or down.

Section 04 of '**Our Savings Terms and Conditions**' explains when we can do this, and how we'll let you know.

You can also check our current rates in your branch, or online at [nationwide.co.uk/savingsrates](https://nationwide.co.uk/savingsrates)

## What would the estimated balance be after the 12 month term based on a £1,000 deposit?

Withdrawals made	Interest rate AER/gross a year (variable)	Balance after 12 months
0	3.50%	£1,035.00
4	1.05%	£976.14*

\*Example shows the estimated balance if you withdraw £10 on the first day of the month, for the first 4 months of the term.

## This table shows what a future balance might look like. It assumes:

- You don't pay any more money in
- The interest rates shown do not change

## How do I open and manage my account?

### 1. Check you can have this account

You need to:

- be 16 or over
- be a UK resident
- have a valid email address, and mobile number, and
- be able to open and manage the account online.

You can have up to two joint account holders if applying via the internet bank or banking app. Openings made on [nationwide.co.uk](https://nationwide.co.uk) can only be in your sole name.

You cannot open this account in trust for the benefit of another person.

## How do I open and manage my account? (Continued)

### 2. How to open your account

You can open an account:

- on **nationwide.co.uk** (the account can only be opened in your sole name)
- on our internet bank or banking app (if you're registered).

You need to pay money into your account within 28 days or the account will close. You can pay in any amount up to £5 million.

### 3. Manage your account

- This is an online account - you can manage your money through the internet bank or banking app.
- You can't pay in or withdraw cash or cheques and you can access your statements through the internet bank or banking app.

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## Can I withdraw money?

- Yes, and you can take money out three times in the term without losing interest. If you take money out more than this, you'll get a lower rate for the rest of the term.
- You can use our banking app or internet bank to transfer money to any Nationwide savings or current account that's in your name and accepts payments. You can also transfer money to a current account you hold with another UK provider by Faster Payment as long as the account will accept them. There's a limit to how much you can transfer at any one time. You can find more information about transfer limits online at **nationwide.co.uk/ways-to-withdraw**

### At the end of the term

After 12 months, we'll move your money to an instant access savings account which pays a lower rate of interest. We'll be in touch before this happens to explain your options and next steps.

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## Additional information

We'll usually contact you about your account by email, unless we need to send you a letter.

### 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

The interest rate without tax deducted.

### Personal Savings Allowance (PSA)

You may need to pay tax on any interest that takes you over your PSA. The treatment of your account for tax purposes will depend on your individual circumstances. All tax information is based on our understanding of current law and HM Revenue & Customs practice, both of which may change. For more information, visit **hmrc.gov.uk**

The interest rates and information in this summary box came into effect on **1 October 2025**.

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

You can receive this document and others like it in Braille, large print or on audio CD. Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have any hearing or speech difficulties and use a **textphone**, you can call us via BT Text Relay, Dial **18001**, followed by the phone number you want to ring.