

## Summary box - Fixed Rate Cash ISA (Effective from 12 January 2026)

### What is the interest rate?

Term	Interest rate AER/tax-free (fixed)
1 year Fixed Rate Cash ISA	3.80%
2 year Fixed Rate Cash ISA	3.80%
3 year Fixed Rate Cash ISA	3.80%
5 year Fixed Rate Cash ISA	4.00%

Interest is calculated daily. We'll pay the interest on the anniversary of the date you opened your account, 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?

Term	Annual Interest rates (fixed)	Balance at end of term
1 year Fixed Rate Cash ISA	3.80%	£1,038.00
2 year Fixed Rate Cash ISA	3.80%	£1,077.44
3 year Fixed Rate Cash ISA	3.80%	£1,118.39
5 year Fixed Rate Cash ISA	4.00%	£1,216.65

The table above 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?

#### To be eligible for this account you must:

- be 18 or over, UK resident or Crown employee serving overseas (or in a marriage/civil partnership with a Crown employee) and have not paid in more than the annual ISA allowance in total in this tax year.
- only pay money into the account that belongs to you. It cannot be held in trust for the benefit of another person.

You can open and manage your account using our banking app or the internet bank (if registered) or in branch. You can only pay money into this account when it is opened (minimum £1).

From 6 April 2025 to 5 April 2026, your ISA allowance is £20,000. To keep the tax-free benefits of an ISA, you must either transfer the money directly to or from another cash ISA, this can either be through Nationwide or to another provider using the ISA transfer process.

### Can I withdraw money?

Yes, but you must take out all of your money and close the account. If you do this, an early access charge will be payable. This charge depends on the term and is based on a number of days' interest (see table below). **You may get back less money than you paid into your account.** There's no early access charge if you cancel your account within 14 days of opening it.

Term	Early Access Charge
1 year Fixed Rate Cash ISA	Equivalent to 60 days' interest
2 year Fixed Rate Cash ISA	Equivalent to 120 days' interest
3 year Fixed Rate Cash ISA	Equivalent to 180 days' interest
5 year Fixed Rate Cash ISA	Equivalent to 300 days' interest

At the end of the term, we'll transfer any funds in your Fixed Rate Cash ISA to an instant access cash ISA.

### 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.

**Tax-free** is the contractual rate of interest payable where interest is exempt from income tax. 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](https://www.hmrc.gov.uk)

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**.

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