

# Instant Access Saver

## Key Product Information



This Key Product Information gives you information that is specific to the particular savings account you have with us. It forms part of the terms and conditions of your account and needs to be read together with the other documents that make up your agreement. If anything is inconsistent between those documents and this Key Product Information, this Key Product Information will apply.

### Instant Access Saver

This account is designed for those who want to save, but may still want access to their money.

### Conditions for holding your account

1. You need to be aged 16 or over.
2. You cannot have more than £5 million in this account. The £5 million limit does not include any interest calculated on the account balance and added to the account.
3. The account can be held in a sole name or in joint names with a maximum of two joint account holders. All account holders must meet these conditions for holding the account.
4. If you already have other Instant Access Saver accounts with us, we may refuse to allow you to open a new Instant Access Saver account with us.

### Term

5. There is no fixed term for this account.

### Managing your account

6. You can access your account in any of the following ways:
  - Via the Internet Bank or Banking app (if you are registered to use the Internet Bank).
  - In branch.
  - If we have sent you a cash card, using any Nationwide ATM or paying in machine. A cash card will only be provided if you open your account in branch or using our website (not including the Internet Bank or Banking app).

### Earning interest on money in your account

7. Interest is paid annually on 31 December each year and on the date your account is closed.
8. You can choose to have interest paid to you by having it added to this account, or by asking us to pay it into a different Nationwide current or savings account (as long as it is possible to make interest payments into that account) or a current account with another building society or bank.
9. The interest rate payable on the account is variable. From time to time, the account may have tiered interest rates, based on the balance in your account. Where this is the case, the interest rate payable on each tier is variable. When the balance in your account changes, taking you into a different tier, the interest rate for the new tier will be applied automatically.

### Restrictions on paying money into your account

10. You can pay money into your account using any of the methods set out in the Savings General Terms and Conditions but you must not pay in money that will mean your account then exceeds the maximum balance.

### Restrictions on withdrawing money from your account

11. Faster Payments are not available for making withdrawals from your account.
12. Otherwise, you can get access to your money without any additional restrictions other than those set out in the 'Withdrawing money from your account' section of the Savings General Terms and Conditions.



We are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **0800 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](http://fca.org.uk)

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