Online ISA

Key Product Information

A Nationwide

Building Society

This Key Product Information gives you information that is specific to the particular cash ISA 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.

- 1. The minimum initial deposit for Online ISA is £1,000.
- 2. Online ISA is available for use through the Nationwide Internet Bank. You must hold at least one of the following accounts in order to open and operate an Online ISA:
 - Nationwide current account
 - InvestDirect
 - CashBuilder Card
 - Smart Card
- 3. Withdrawals from the account require no notice and can only be made through the Nationwide Internet Bank to one of the card accounts listed above held by you either jointly or solely.
- 4. You cannot make withdrawals from this account by cheque, cash, standing order, Direct Debit, CHAPS or overseas electronic payments.
- 5. Nationwide reserves the right to limit the number of Online ISA accounts you can have.
- 6. Payments into the account can only be made through the Nationwide Internet Bank from a card account held by you.
- 7. Transfers from your Online ISA to another cash ISA product (excluding another Online ISA or e-ISA), must be done using a paper application form and cannot be done from your card account.
- 8. Interest is credited to your account annually on 31 August and on closure.
- 9. Requests to close the account can only be made through the Nationwide Internet Bank.
- 10. 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.



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**

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