

Easy Access

Key Product Information



Nationwide

Building Society

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.

Easy Access

Account holding and ownership

1. The maximum balance on the account is £5 million.
2. The account offers a passbook or card. If you have a passbook you will not be able to change to a card. If you have a card you will not be able to change to a passbook.

Interest

3. Interest is calculated daily and paid:
 - (a) annually on 31 December and on closure; or
 - (b) monthly on the last day of each calendar month and on closure.
4. Interest can be paid either into the account, a Nationwide current or savings account (excluding Regular Savings or Flexclusive Regular Saver), or a current account with another bank or building society. Monthly interest cannot be paid into the account.
5. We will calculate interest on each whole pound in the account.
6. The interest rate 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.

Taking Money Out

7. You can withdraw any available funds in the account without notice or loss of interest.

The following conditions apply to Easy Access passbook accounts only:

 - The passbook account can have a maximum of four joint account holders.

The following conditions apply to Easy Access card accounts only:

 - The card account can have a maximum of two joint account holders.
 - Cash machine withdrawals can only be made from LINK or Nationwide cash machines.
 - Limits apply to the amount you can withdraw at a cash machine or a Nationwide branch counter and the amount you can withdraw from your account each day. Please see nationwide.co.uk/card_withdrawals or contact your branch for more information on these limits.

If you wish to make a withdrawal from your account and your balance is less than the minimum cash withdrawal limit for your account, you can transfer the funds into an alternative account via the Internet Bank, provided you are registered to use this service, or you will need to withdraw the whole balance and close your account.



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](https://www.fca.org.uk)

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