

# Instant Saver

## 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.

### Account holding and ownership

1. You must be aged 7 or over to hold the account.
2. The account can have a maximum of four joint account holders.
3. The maximum balance on the account is £5 million.
4. Nationwide reserves the right to limit the number of Instant Saver accounts you can have.

### Interest

5. Interest is calculated daily and paid annually on 31 December and on closure, except for Issue 4, where interest is paid annually on 30 September and on closure. Interest for Issue 2 can also be paid monthly on the last day of each calendar month.
6. Interest can be paid either into the account, a Nationwide current or savings account (subject to the terms and conditions of the receiving account), or a current account with another bank or building society. Monthly interest can not be paid into the account.
7. We will calculate interest on each whole pound in the account.
8. 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.

### Taking money out

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



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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