

Loyalty ISA

Key Product Information



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. Please also refer to the summary box applicable to your account.

Loyalty ISA

This account is designed for those who want to save money within a tax-free cash ISA, but still want access to their money. It rewards you with a tiered interest rate linked to the length of time you have been a member of Nationwide Building Society. You will be a member if you hold a product which carries membership rights, for example a current account, savings account or mortgage.

Conditions for holding your account

1. You need to be aged 16 or over.
2. If you already have other Loyalty ISAs with us, we may refuse to allow you to open a new Loyalty ISA with us.

Term

3. There is no fixed term for this account.

Managing your account

4. 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.

Earning interest on money in your account

5. Interest is paid annually on 30 September each year and on the date your account is closed.
6. 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.
7. The interest rate payable on the account is variable. The interest rate we pay you also depends on the number of years you have been a continuous member of Nationwide.
8. As the length of time you are a member of Nationwide increases, you will qualify for a new, higher, rate of interest. We will automatically apply the new rate of interest and we will tell you afterwards.

Restrictions on paying money into your account

9. There are no additional restrictions on paying money into this account or transferring in money from another ISA manager other than those set out in the Cash ISA General Terms and Conditions.

Restrictions on withdrawing money from your account

10. You can get access to your money, including transferring all or part of the account balance to another ISA manager, without any additional restrictions other than those set out in the Cash ISA 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](https://www.fca.org.uk)

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