

Web 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.

Account holding and ownership

1. Web 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 a Web ISA:
 - Nationwide current account
 - InvestDirect
 - CashBuilder Card
 - Smart Card
2. Nationwide reserves the right to limit the number of Web ISA accounts you can have.

Interest

3. Interest is credited to your account annually on 31 August and on closure.
4. We will calculate interest on each whole pound in the account.
5. 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.

Operating the account

6. Payments into the account can only be made by standing order, electronic payment or through the Nationwide Internet Bank.
7. Withdrawals from the account require no notice and can only be made through the Nationwide Internet Bank into an account held by you either jointly or solely. You cannot make withdrawals from this account by cheque, cash, standing order, Direct Debit, CHAPS or overseas electronic payments.
8. Transfers from your Web ISA to another cash ISA cannot be made via a non-cash ISA account.
9. Requests to close the account can only be made through the Nationwide Internet Bank.



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)

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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