

1 Year Triple Access Online ISA

Key Product Information

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 Year Triple Access Online ISA

This account is designed for those who want to save within a tax-free cash ISA, but only need to make a limited number of withdrawals and want to manage their account online.

Conditions for holding your account

1. For accounts opened on or before 5 April 2024, you need to be aged 16 or over. If your account was opened on or after 6 April 2024, you need to be aged 18 or over.
2. You must hold a Nationwide current account or another Nationwide savings account. It must be possible to make payments into the savings account.
3. You must be registered to use the Internet Bank and must have a valid email address.

Term

4. There is a 12 month fixed term for this account, beginning on the day you open the account.
5. After the fixed term ends, your money will be transferred into an instant access cash ISA. The terms and conditions and the interest rate applicable to that account, at that time, will apply. We will personally notify you before making this transfer.

Managing your account

6. You can access your account using the Internet Bank or our Banking app. If the Internet Bank is not available, you can carry out a transaction in a Nationwide branch.

Earning interest on money in your account

7. Interest is paid to the account at the end of the term and on the date your account is closed.
8. The interest rate payable on the account is variable. The interest rate is also dependent on the number of withdrawals you make during the fixed term.
9. If you make three or fewer withdrawals you will receive the higher interest rate for the whole of the fixed term.
10. If you make four or more withdrawals you will receive the lower interest rate for the period from the date of the fourth withdrawal for the remainder of the fixed term.

Restrictions on paying money into your account

11. Payments can only be made into the account by electronic transfer.

Restrictions on withdrawing money from your account

12. If you make more than three withdrawals, the lower rate of interest will be applied to your account from the date of the fourth withdrawal.
13. You can only withdraw money from your account by sending it to another Nationwide current account or savings account (as long as it's possible to make payments into that account).
14. You cannot make the following payments from your account:
 - Faster Payments.
 - Other types of electronic transfer (including CHAPS).



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If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit [Signvideo.co.uk](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.nationwide.co.uk)

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

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