1 Year Triple Access ISA

Our Product Terms and Conditions

These Product Terms and Conditions are specific to your cash ISA product. They form part of your account's terms and conditions, so you need to read these along with the other documents that make up your agreement.

Your Product Terms and Conditions have priority over anything that's said differently in another part of your agreement.

1 Year Triple Access ISA

This product is for members who want to save in a tax-free cash ISA and want to manage their account at a branch counter, or online, but who don't need to take money out very often.

Conditions for holding your account

You need to be aged 18 or over.

Term

Your account has a fixed term of 12 months, beginning on the day you open your account.

After the fixed term ends, we'll transfer your account to an instant access cash ISA product. The terms and conditions and the interest rate for that product will then apply. We will tell you personally before we transfer your account.

Managing your account

You can run your account in any of the following ways:

- At a branch counter – we will ask you for additional information or documents to confirm your identity
- Using the Internet Bank or our Banking app (if you're registered).

Interest

We will pay interest into your account at the end of the fixed term. We'll also pay interest when you close your account.

We pay one of two different interest rates on your account, the higher interest rate and the lower interest rate. Which interest rate we pay depends on how many times you take money out of your account. Both interest rates are variable, meaning they can go up or down.

If you take money out of your account three times or fewer, we will pay you the higher interest rate for the whole of the fixed term.

If you take money out of your account four times or more, we'll pay you the higher interest rate up to but not including the date of the fourth withdrawal. We'll then pay the lower interest rate from the date of the fourth withdrawal until the end of the fixed term.

Paying money into your account

You can pay money into your account in any of the ways set out in Section 05 of Our Cash ISA Terms and Conditions.

You can only apply to transfer money you hold in one or more ISAs with another ISA manager into your 1 Year Triple Access ISA when you open it. You won't be able to see your account on the Internet Bank or our Banking app until the final amount being transferred has been received and paid into your account.

Taking money out of your account

If you take money out of your account more than three times, we will pay the lower rate of interest on your account from the date of the fourth withdrawal.

You can take money out of your account in any of the following ways:

- In cash or by Building Society cheque at a branch counter
- By internal transfer to a current account or savings account you have with Nationwide (as long as it accepts payments).

You may also be able to take your money out by transferring it to an ISA you already have, or a new one you open, with another ISA manager. You will first need to arrange for the new ISA manager to send us a transfer instruction (see Section 06 of Our Cash ISA Terms and Conditions).

You can close your account in branch or by using the Internet Bank.

If you want to keep the tax-free benefits of an ISA when you take out money or close your account, you must either transfer the money in your account direct to another cash ISA product with us or arrange a transfer to an ISA you have with another ISA manager.

Statements

When you pay money into or take money out of your account in any month, we will produce a statement for that month. Even if you haven't made any payments on your account during the year, we will produce a statement shortly after the end of the fixed term. We will also produce a statement when your account is closed.

You can access your statements through the Internet Bank or our Banking app. You can also ask for a statement in branch.

Need a copy of documents in Braille, large print or audio format? Just ask in branch or call **03457 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**

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