

Summary box

Fixed Term Online Bond Maturity

What is the interest rate?

The interest rate depends on your account balance.

Account balance	Interest rate AER/gross a year (variable) from 1 October 2025
£1 - £9,999	1.10%
£10,000 - £49,999	1.15%
£50,000+	1.35%

Receiving your interest

- We work out your interest daily. This is then paid into your account yearly (on the anniversary of your account opening).
- We'll also pay interest when you close your account.

Can Nationwide change the interest rate?

Yes, the rates are variable. That means we can change them, up or down.

Section 04 of 'Our Savings Terms and Conditions' explains when we can do this, and how we'll let you know.

You can also check our current rates in your branch, or online at nationwide.co.uk/savingsrates

What would the estimated balance be after 12 months based on £1,000, £10,000 and £50,000 deposits?

For customers with accounts opened on or after 1 October 2025

Initial deposit	Interest rate AER/gross a year (variable) from 1 October 2025	Estimated balance after 12 months
£1,000	1.10%	£1,011.00
£10,000	1.15%	£10,115.00
£50,000	1.35%	£50,675.00

The figures in the example above assume:

- No money is paid in or taken out
- There are 365 days in the 12-month period
- No further rate changes after the 1 October 2025.

How do I open and manage my account?

This account is not open to new business. When your Online Bond reaches the end of its fixed term, we'll automatically transfer your account to this product.

You can make as many deposits as you like, up to £5 million.

Managing your account

- This is an online account - you can manage your money through the internet bank or banking app (if you're registered).
- You can't pay in or take out money by cash or cheque.
- You'll find your statements on our internet bank.

Can I withdraw money?

Yes, you can use our banking app or internet bank to transfer money to any Nationwide savings or current account that's in your name and accepts payments. You can also transfer money to a current account you hold with another UK provider as long as it will accept 'Faster Payments' - you can do this using the nominated account functionality. You can find the latest Faster Payment limit and information on nationwide.co.uk/savings/help/ways-to-withdraw

Additional information

- This account does not come with a card, passbook or certificate.
- As long as we have an up to date email address for you, we'll usually contact you about your account by email, otherwise we'll send you a letter.

Interest rate terms explained

AER

Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

The interest rate without tax deducted.

Personal Savings Allowance (PSA)

You may need to pay tax on any interest that takes you over your PSA. The treatment of your account for tax purposes will depend on your individual circumstances. All tax information is based on our understanding of current law and HM Revenue & Customs practice, both of which may change. For more information, visit hmrc.gov.uk

The interest rates and information in this summary box came into effect on **1 October 2025**.

This summary box sets out the key features of the savings account. For full details, please read the account terms and conditions.

Need a copy of documents in Braille, large print or audio format?
Just ask in branch or call **03457 30 20 11**.

Fixed Term Online Bond Maturity

Our Product Terms and Conditions

These Product Terms and Conditions are specific to your savings product. They form part of your savings 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.

Fixed Term Online Bond Maturity

If you had an Online Bond, such as a Fixed Rate Online Bond, or Member Online Bond, your account will have been transferred to this product at the end of the fixed term. It's for members who want to save money and want to manage their account online.

Key term you need to know

'Nominated Account' is an account you're named on that can accept payments from your Fixed Term Online Bond Maturity account. This account must be:

- a Nationwide current account or savings account; or
- a current account with another UK provider that accepts Faster Payments.

Conditions for holding your account

You need to be aged 16 or over.

Your account can be in sole or joint names and you can have a maximum of two joint account holders. All account holders must meet these conditions to hold the account.

You can't have more than £5 million in your account. This limit doesn't include any interest calculated on your account balance and added to your account.

You must be registered to use the Internet Bank and have a valid email address.

Term

Your account doesn't have a fixed term.

Managing your account

You run your account using the Internet Bank or our Banking app. If the Internet Bank isn't available, you can use a Nationwide branch instead.

Interest

We'll pay interest into your account on each anniversary of your account opening. If you open your account on 29 February, we'll pay your interest on 28 February.

We'll also pay interest when you close your account.

The interest rate we pay on your account is variable, meaning it can go up or down. From time to time, your account may have tiered interest rates based on how much money you have in your account. The interest rate we pay on each tier will be variable. When your balance changes and takes your account to a different tier, we'll automatically apply the interest rate for the new tier.

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Paying money into your account

You can only pay money into your account by electronic transfer.

Taking money out of your account

You can only take money out of your account by sending it to:

- a current account or savings account you have with Nationwide (as long as it accepts payments)
- your Nominated Account.

We'll send money you withdraw to your Nationwide current account or savings account (including where this is your Nominated Account) by internal transfer. And if you're withdrawing money by sending it to your Nominated Account you have with another UK provider, we'll send it by Faster Payment.

You can only close your account using the Internet Bank.



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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)

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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