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Mrs A Greenaway 39 Inverary Road Wroughton SWINDON SN4 9DH



Nationwide Building Society Nationwide House Pipers Way Swindon **SN38 1NW**

Reference Code: SE0051647

Your annual Savings Promise Statement is here

Dear Mrs Greenaway,

Here's your annual Savings Promise Statement pack. Inside you'll find:

- · Your Annual Savings Promise Statement, which shows you how you've saved with us over the year.
- A simple guide to all the savings accounts we offer. Showing you details of our range of savings accounts each year is one of our seven Savings Promises. You can read our other promises for savers overleaf.

Government changes to help savers

We know low interest rates have made it tougher for savers. However, this year the Government introduced some positive changes which could offer additional tax relief.

- First, a new Personal Savings Allowance (PSA) launched on 6 April 2016. This means that, depending on your income tax rate, you could earn up to £1,000 worth of interest a year without paying tax on it. Learn more at nationwide.co.uk/psa
- Second, Individual Savings Accounts (ISAs) are now more flexible. This means that, depending on your ISA provider, you can now take money out of your ISA and put it back in, without it reducing your remaining ISA allowance. Find out more at nationwide.co.uk/isasexplained

Thank you for continuing to save with us.

Yours sincerely,

Richard Napier

Divisional Director, Mortgages and Savings

Your statement balance:

£1,933.31

This is the total amount held across your Nationwide savings accounts as at 30 Apr 2016

On top of the new Personal Savings Allowance, make the most of the annual ISA allowance of up to £15,240.



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The tax information within this statement is based on our understanding of current tax legislation and HM Revenue & Customs practice, both of which may change.

The value of the tax relief mentioned will depend on your circumstances.

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

Head Office. Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 11WW