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Nationwide introduces personalised pricing to personal loans

5 December 2008

Nationwide has made changes to the way its personal loans are priced by introducing personalised pricing.

This new approach will enable the Society to offer a more competitive range of loan rates to customers, while at the same time maintaining its prudent stance on affordability and risk. To ensure that Nationwide maintains its values of openness, honesty and transparency, customers will be able to receive an individual quotation based on their personal circumstances.

With effect from 4 December, competitive interest rates were available, with rates being cut from 8.9% to a typical rate of 7.9% APR for loans of £7,500 to £14,999 for Nationwide customers with a FlexAccount and/or mortgage - one of the most competitive rates currently available on the high street.

Jeremy Wood, Nationwide's director of consumer finance, said: "As a prudent lender in the current credit environment it is important that, in pricing personal loans, we are placing a greater emphasis on risk and lending appropriately.

"The personal loans market has changed over the last few years and, as with any well managed business, we needed to make changes to ensure that we continue to provide members with a competitive range of personal loans. This change will enable the Society to continue to lend prudently, while at the same time give us the capacity to respond to the market and offer personal loans to customers at a rate which reflects their individual circumstances."

Nationwide personal loans are available at nationwide.co.uk

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