Current Issues - Variable Rate Savings Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Previous Interest Rates Rates effective from 22 September 2025 *Gross p.a. %	**AER %
Manchester Rainy Day Saver (Issue 1) Bonus rate paid where one withdrawal or less are made per anniversary year.	Annually incl bonus	£1 - £1,000,000	4.15	4.15	4.25	4.25
	Annually excl bonus		1.70	1.70	1.90	1.90
Manchester Regular Saver (Issue 2) Available from 7 Aug 2026.	Annually	£1 - £3,000	5.75	5.75	-	-
Manchester Regular Saver (Issue 1)	Annually	£1 - £12,000	5.40	5.40	5.50	5.50
Manchester Single Access ISA (Issue 1)* Bonus rate paid where one withdrawal or less are made per anniversary year.	Annually incl bonus	£1+	3.65	3.65	3.80	3.80
	Annually excl bonus	£1+	1.70	1.70	1.90	1.90
Manchester Double Access ISA (Issue 1)* Bonus rate paid where two withdrawals or less are made per anniversary year.	Annually incl bonus	£1+	3.45	3.45	3.55	4.25
	Annually excl bonus	£1+	1.70	1.70	1.90	1.90
Manchester Easy Saver	Annually	£1 - £1,000,000	1.80	1.80	2.00	2.00
	Monthly		1.79	1.80	1.98	2.00
Manchester Easy Access ISA*	Annually	£1+	1.80	1.80	2.00	2.00
	Monthly	£1+	1.79	1.80	1.98	2.00

*Available from 15 Dec 2025.

Closed Issues - Variable Rate ISA Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Previous Interest Rates Rates effective from 4 September 2025 *Gross p.a. %	**AER %
Manchester Base Rate Tracker ISA	Annually	£1 - £1,000,000	4.40*	4.40*	4.15	4.15
The interest rate is 0.40% above the Bank of England Base Rate. The account will track the Bank of England Base Rate until 28 May 2027. *Rates effective from 12 Nov 2026.	Monthly		4.31*	4.40*	4.07	4.15
Manchester Base Rate Tracker ISA (Issue 2)	Annually	£1 - £1,000,000	4.25*	4.25*	4.00	4.00
The interest rate is 0.25% above the Bank of England Base Rate. The account will track the Bank of England Base Rate until 28 May 2027. *Rates effective from 12 Nov 2026.	Monthly		4.17*	4.25*	3.93	4.00
Easy Access Cash ISA	Annually	£1,000+	1.80	1.80	2.00	2.00

Closed Issues - Variable Rate Saver Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Previous Interest Rates Rates effective from 4 September 2025 *Gross p.a. %	**AER %
Easy Access Saver	Annually	£1,000 - £75,000	1.80	1.80	2.00	2.00
Festive Regular Saver Branch only, available from 14 Nov 2025	Annually	£1 - £1,800	6.50	6.50	-	-
120 Day Notice Saver 120 days notice, no penalty options.	Annually	£1,000 - £75,000	2.75	2.75	3.00	3.00

Please refer to the Product Special Conditions and the Savings General Terms and Conditions for full product details. *'Gross' means the contractual rate of interest. '**AER' stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year. ISA interest is paid tax-free, which means it's exempt from income tax. "Tax-free" refers to the contractual rate of interest payable, where interest is exempt from income tax. The tax information provided is based on the current law and HM Revenue & Customs practice, both of which may change.

Manchester Building Society is a trading name of Newcastle Building Society, whose Principal Office is 1 Cobalt Park Way, Wallsend, NE28 9EJ. References to 'our' 'us' 'we' and 'the Society' refer to Newcastle Building Society. References to 'NBS Group' or 'Newcastle Building Society Group' refer to Newcastle Building Society, the trading names under which it operates (Manchester Building Society and Newcastle for Intermediaries) and its subsidiary companies. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under Registration No. 156058 (https://www.fca.org.uk/firms/financial-services-register). (November 2026)