

Current Issue Variable Savings Interest Rates

Please refer to the Product Terms & Conditions and the Savings General Terms and Conditions for full product details.

As at: 1 June 2022 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross pa%/ AER%**	Current Gross pa %*	Current AER %**	Previous Gross pa%/AER%**	Previous Gross pa%*	Previous AER %**
Newcastle Easy Saver/ISA (Issue 3)	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
My Newcastle Saver 2022	£1 - £5,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
Newcastle Cash Lifetime ISA (Issue 3)	£1 - £250,000	N/A	0.70	-	-	0.50	-	-
Available via our website only. For details of the Lifetime ISA government bonus, please visit www.gov.uk/lifetime-isa .								
Newcastle Children's Saver	£1 - £25,000	N/A	2.00	-	-	1.80	-	-
Newcastle Junior Cash ISA	£1+	N/A	2.00	-	-	1.75	-	-
Withdrawals are not permitted until the child's 18th birthday.								
Newcastle Monthly Access Saver / ISA	£1 - £250,000	1 withdrawal or less per month*	-	0.80	0.80	-	0.55	0.55
	£1 - £250,000	Upon 2nd withdrawal per month*	-	0.50	0.50	-	0.50	0.50
*Rates per calendar month. Please refer to Product Specific Terms and Conditions for full details.								
Newcastle Business Saver (Issue 2) Newcastle Online Business Saver	£1 - £1,000,000	N/A	0.65	0.65	0.65	0.50	0.50	0.50
To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.								
Ongoing Service Saver/ISA	£1 - £250,000	N/A	0.85	0.85	0.85	0.60	0.60	0.60
The Account is exclusively available for Ongoing Service customers of Newcastle Financial Advisers Limited (NFAL), Your Money Manager Ongoing Monitor and Review Service. Newcastle Building Society introduces to NFAL for advice on investments, pensions, life and protection insurance, and inheritance tax planning. NFAL is an appointed representative of The Openwork Partnership which is a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority. ISA interest is paid annually.								

Closed Issue Variable Savings Rates

As at: 1 June 2022 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross pa%/ AER%**	Current Gross pa %*	Current AER %**	Previous Gross pa%/AER%**	Previous Gross pa%*	Previous AER %**
Newcastle 90 Day Notice Saver (Issues 1 - 3)	£1 - £250,000	N/A	0.90	0.90	0.90	0.65	0.65	0.65
Newcastle Access Maturity Account/ISA Last rate change: 26 April 2022	£1 - £500,000	N/A	0.50	0.50	0.50	0.25	0.25	0.25
Newcastle Access Saver Deposit/ISA ISA interest is paid annually. Last rate change: 26 April 2022	£1 - £1,000,000	N/A	0.50	0.50	0.50	0.25	0.25	0.25
Newcastle Base Rate Tracker/ISA Last rate change: 6 May 2022	£1 - £1,000,000	N/A	1.00	1.00	1.00	0.75	0.75	0.75
Newcastle Base Rate Tracker Deposit/ISA Last rate change: 6 May 2022	£1 - £1,000,000	N/A	1.00	1.00	1.00	0.75	0.75	0.75
Newcastle Big Home Saver/ISA (Issues 1 - 3) Bonus rate includes a conditional bonus of 0.10% paid on the monthly anniversary. To qualify for the bonus rate you must make at least one deposit and no withdrawals in each bonus qualifying period. For details of the cash bonus available, please refer to the Product Terms and Conditions. Last rate change: 26 April 2022	£1 - £30,000 £1 - £30,000	Inc. Bonus Exc. Bonus	- -	0.60 0.50	0.60 0.50	- -	0.60 0.25	0.60 0.25
Newcastle Big Little Junior Cash ISA Bonus rate includes a conditional bonus of 1.38% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit in each bonus qualifying period. Withdrawals are not permitted until the child's 18th birthday.	£1+ £1+	Inc. Bonus Exc. Bonus	- -	1.98 0.60	2.00 0.60	- -	1.90 0.60	1.92 0.60
Newcastle Big Little Saver Bonus rate includes a conditional bonus of 1.23% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period.	£1+ £1+	Inc. Bonus Exc. Bonus	- -	1.83 0.60	1.85 0.60	- -	1.60 0.60	1.61 0.60
Newcastle Bonus Saver Deposit/ISA To qualify for the bonus, you must not make more than two withdrawals between 1 December and 30 November each year. ISA interest is paid annually. Last rate change: 26 April 2022	£1 - £1,000,000 £1 - £1,000,000	Inc. Bonus Exc. Bonus	0.55 0.50	0.55 0.50	0.55 0.50	0.30 0.25	0.30 0.25	0.30 0.25
Newcastle Business Saver To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.	£1 - £1,000,000	N/A	0.65	0.65	0.65	0.50	0.50	0.50
Newcastle Cash Lifetime ISA (Issues 1 & 2) For details of the Lifetime ISA government bonus, please visit www.gov.uk/lifetime-isa .	£1 - £250,000	N/A	0.70	-	-	0.50	-	-
Newcastle Cash ISA Half yearly interest. Last rate change: 6 May 2022	£1 - £1,000,000	N/A	1.00	-	-	0.75	-	-
Children's Regular Monthly Saver Bonus rate includes a conditional bonus of 1.35% paid annually on the anniversary of account opening. To qualify for the bonus you must make a minimum of 11 monthly contributions of £10 or more in the account and no more than six withdrawals in the year.	£1 - £1,000,000 £1 - £1,000,000	Inc. Bonus Exc. Bonus	1.85 0.50	- -	- -	1.60 0.50	- -	- -
Newcastle Community Saver/ISA (Issues 1 - 9)	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
Newcastle Direct Saver Plus Penalty free withdrawals limited to a maximum of four withdrawals per year. *Interest rates upon 5th withdrawal until anniversary date. Last rate change: 26 April 2022	£1 - £1,000,000 £1 - £1,000,000	Inc. Bonus Exc. Bonus*	0.55 0.50	0.55 0.50	0.55 0.50	0.30 0.25	0.30 0.25	0.30 0.25
(Branch) Easy Access Saver/ISA	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
Newcastle Easy Access ISA	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
Newcastle Easy Access Saver/ISA (Issue 2)	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
Newcastle Easy Saver / ISA (Issues 1 & 2)	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
(Branch) Newcastle Easy Saver/ISA (Issue 4)	£1 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50

Closed Issue Variable Savings Rates (Cont.)

As at: 1 June 2022 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross pa%/ AER%**	Current Gross pa %	Current AER %**	Previous Gross pa%/AER%**	Previous Gross pa%*	Previous AER %**
Newcastle First Home Saver/ISA	£1 - £40,000	Inc. Bonus	-	1.40	1.41	-	1.25	1.26
	£1 - £40,000	Exc. Bonus	-	0.75	0.75	-	0.60	0.60
<p>Bonus rate includes a conditional bonus of 0.65% paid monthly. To qualify for the bonus you must make at least one deposit and no withdrawals in each calendar month. For details of the cash bonus available for this product, please refer to the product Terms and Conditions. Last rate change: 1 February 2022.</p>								
Newcastle Help to Buy: ISA	£1+	N/A	-	1.98	2.00	-	1.78	1.79
<p>For the Help to Buy: ISA government bonus payment, please visit www.ownyourhome.gov.uk.</p>								
Maturity Plus/ISA & Maturity Plus/ISA (Issue 5)	£1 - £1,000,000	N/A	0.50	0.50	0.50	0.25	0.25	0.25
<p>Last rate change: 26 April 2022</p>								
Maturity Plus/ISA (Issue 6)	£1 - £1,000,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
<p>The annual interest rate is guaranteed to be no less than the Bank of England Rate less 0.25% until 31 December 2022. Last rate change: 6 May 2022</p>								
Newcastle Maturity Account/ISA	£1 - £250,000	N/A	0.50	0.50	0.50	0.25	0.25	0.25
<p>Last rate change: 26 April 2022</p>								
Newcastle Monthly Saver	£10 - £1,000,000	Inc. Bonus	0.60	-	-	0.60	-	-
	£1 - £1,000,000	Exc. Bonus	0.50	-	-	0.25	-	-
<p>Bonus rate includes a conditional bonus of 0.10% paid annually on the anniversary of account opening. To qualify for the bonus you must make at least 11 monthly contributions of £10 or more and no more than one withdrawal in the year. Last rate change: 26 April 2022</p>								
Newcastle Online Access Saver	£1 - £1,000,000	N/A	0.50	0.50	0.50	0.30	0.30	0.30
<p>Last rate change: 26 April 2022</p>								
Newcastle Online Access Saver Deposit/ISA	£1+	N/A	0.50	0.50	0.50	0.25	0.25	0.25
<p>ISA interest is paid annually. Last rate change 26 April 2022</p>								
Newcastle Online Saver	£1 - £500,000	N/A	0.50	0.50	0.50	0.25	0.25	0.25
<p>Last rate change: 26 April 2022</p>								
Newcastle Regular Saver, 0-10, 11-15	£1 - £25,000	Inc. Bonus	-	1.80	1.81	-	1.80	1.81
	£1 - £25,000	Exc. Bonus	-	0.50	0.50	-	0.40	0.40
<p>Bonus rate includes a conditional bonus of 1.30%, paid on the 1st of each month. Please refer to the Product Terms and Conditions for further details of the bonus rate. Last rate change: 26 April 2022</p>								
Newcastle Regular Saver Plus	£10 - £1,000,000	Inc. Bonus	0.60	-	-	0.60	-	-
	£1 - £1,000,000	Exc. Bonus	0.50	-	-	0.25	-	-
<p>Bonus rate include a conditional bonus of 0.10% paid annually on the anniversary of account opening, subject to £10 or more contributed each month and no more than one withdrawal each year. Last rate change 26 April 2022</p>								
Newcastle Triple Access Saver	£1 - £250,000	Inc. Bonus	0.80	-	-	0.60	-	-
	£1 - £250,000	Exc. Bonus*	0.50	-	-	0.50	-	-
<p>Penalty free withdrawals limited to a maximum of three withdrawals per year. *Interest rate upon 4th withdrawal until anniversary date.</p>								
Savings Account (Formerly AMP Savings Account)	£1 - £250,000	Inc. Bonus	0.60	-	-	0.35	-	-
	£1 - £250,000	Exc. Bonus	0.50	-	-	0.25	-	-
<p>Bonus rate includes a conditional bonus of 0.10%, if two deposits and no withdrawals have been made in the 12 months up to and including 20 March each year. This amount will be included in the annual interest that is paid on 31 March. Last rate change: 26 April 2022</p>								
Client Deposit/Leggmason Invest/Hargreaves Lansdown	£1+	N/A	1.00	-	-	0.75	-	-
<p>Last rate change: 6 May 2022</p>								
Short Term Deposit	£1+	N/A	0.50	-	-	0.25	-	-
<p>Last rate change: 26 April 2022</p>								

Our Interest Rates

Please refer to the Product Terms & Conditions and the Savings General Terms & Conditions for full product details. All interest rates are variable except where indicated.

*Interest will be paid gross, which means no tax is deducted. It is your responsibility to pay any tax due based on your individual circumstances.

*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.

*Please refer to the www.gov.uk website for details on the different tax thresholds and what action may be required by yourself.

*We can deduct any tax from the rate of interest where we're allowed to do so by law.

*If you are responsible for tax in a country other than the UK or in addition to any UK tax responsibility you may have, we may provide details of your Account to the tax authorities of these other countries if we're required to do so by law.

*If you make your investment by cheque it will earn interest from the second business day after receipt. When an investment is made in cash or bank transfer or from another account with Newcastle Building Society (cleared funds) or an Automated Payment, interest is paid from the day of receipt until the day prior to withdrawal. (Business days exclude Saturdays, Sundays and Bank Holidays).

* 'Gross' means the contractual rate of interest.

* 'AER' stands for the Annual Equivalent Rate, a notional rate which illustrates what the interest rate would be if paid and compounded on an annual basis.

Whenever Newcastle Building Society revises its rates, notification and details of any changes are always published in the following ways:

- Notices and leaflets displayed in all of our branches;
- On our website: www.newcastle.co.uk

If you have a fixed rate account, the interest rates are not included here. Please refer to your original Product Terms and Conditions for the interest rate payable as this will not change before the maturity date.