Current Issues - Variable Rate Savings Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Balance	Interest Paid	New Interest Rates Effective from 21 January 2026		Previous Interest Rates Effective from 4 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Regular Saver (Issue 2) Available from 7 Aug 2026	£1 - £3,000	Annually	5.75	5.75	-	-
Newcastle Cash Lifetime ISA (Issue 3)	£1+	Annually	1.95	1.95	2.20	2.20
Newcastle Children's Saver	£1 - £25,000	Annually	3.00	3.00	3.25	3.25
Double Access Saver/ISA (Issue 4) Bonus rate paid if 2 withdrawals or less are made per anniversary year	£1 - £1,000,000	Annually incl bonus	3.45	3.45	3.55	3.55
		Annually excl bonus	1.70	1.70	1.90	1.90
Newcastle Easy Saver/ISA (Issue 5)	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
First Home Regular Saver Available from 1 Dec 2025	£1 - £12,000	Annually	4.80	4.80	-	-
Newcastle Junior Cash ISA	£1+	Annually	3.00	3.00	3.25	3.25
Loyalty ISA (Issue 1) Member Exclusive	£1+	Annually	2.50	2.50	2.75	2.75
		Monthly	2.47	2.50	2.72	2.75
Loyalty Saver (Issue 1) Member Exclusive	£1 - £1,000,000	Annually	3.00	3.00	3.25	3.25
		Monthly	2.96	3.00	3.20	3.25
Single Access ISA (Issue 2) Bonus rate paid if 1 withdrawal or less is made per anniversary year	£1+	Annually incl bonus	3.65	3.65	3.80	3.80
		Annually excl bonus	1.70	1.70	1.90	1.90
Monument Regular Saver Newcastle Monument branch only	£1 - £12,000	Annually	5.40	5.40	5.50	5.50
Newcastle Tiny Saver Newcastle Monument branch only	£1 - £2,410	Annually	5.00	5.00	-	-
Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers						
Newcastle Limited Access Saver/ISA (Issue 2) Bonus rate paid if 3 withdrawals or less are made per anniversary year.	£1 - £1,000,000	Annually incl bonus	3.65	3.65	-	-
		Annually excl bonus	1.80	1.80	-	-

The above accounts are exclusively available for Ongoing Service customers of Newcastle Financial Advisers. Newcastle Building Society introduces to Newcastle Financial Advisers Limited for advice on investments, pensions, life and protection insurance, and inheritance tax planning. Aspects of inheritance tax planning are not regulated by the Financial Conduct Authority. Newcastle Financial Advisers is a trade name of Newcastle Financial Advisers Limited which is an appointed representative of The Openwork Partnership a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority.

Closed Issues - Variable Rate Savings Accounts

Account	Balance	Interest Paid	New Interest Rates Effective from 21 January 2026		Previous Interest Rates Effective from 4 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Base Rate Tracker Saver/ISA 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.	£1 - £1,000,000	Annually	4.40*	4.40*	4.15	4.15
		Monthly	4.31*	4.40*	4.07	4.15
Base Rate Tracker Saver/ISA (Issue 2) 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.	£1 - £1,000,000	Annually	4.25*	4.25*	4.00	4.00
		Monthly	4.17*	4.25*	3.93	4.00
Child Regular Monthly/16+ Bonus rate paid if a minimum of 11 monthly contributions of £10 or more and no more than 6 withdrawals in year.	£1 - £1,000,000	Annually incl bonus	3.00	3.00	3.25	3.25
		Annually excl bonus	2.00	2.00	2.25	2.25
Double Access Saver/ISA (Issues 3 & 5) Bonus rate paid if 2 withdrawals or less are made per anniversary year.	£1 - £1,000,000	Annually incl bonus	3.45	3.45	3.55	3.55
		Annually excl bonus	1.70	1.70	1.90	1.90
Double Access Saver/ISA (Issue 2) Bonus rate paid if 2 withdrawals or less are made per anniversary year.	£1 - £1,000,000	Annually incl bonus	3.45	3.45	3.55	3.55
		Annually excl bonus	1.70	1.70	1.90	1.90
		Monthly incl bonus	3.40	3.45	3.49	3.55
		Monthly excl bonus	1.69	1.70	1.88	1.90
Festive Regular Saver Branch only.	£1 - £1,800	Annually	6.50	6.50	-	-
Maturity Plus Account/ISA & Maturity Plus/ISA (Issues 5 & 6)	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle 100 Day Notice Saver/ISA (Issue 1)	£1 - £1,000,000	Annually	2.75	2.75	3.00	3.00
		Monthly	2.72	2.75	2.96	3.00
Newcastle Access Saver Deposit & Newcastle O/L Access Saver Deposit	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle Base Rate Tracker (Issue 1) The rate is guaranteed not to fall below the Bank of England Base Rate less 0.70%. When the Base Rate changes the new interest rate on your account will apply no more than 5 working days after the change is effective. *Rates effective from: 12 Nov 2026, 25 Dec 2025.	£1 - £1,000,000	Annually	3.30*	3.30*	3.05*	3.05*
		Monthly	3.25*	3.30*	3.01*	3.05*
Newcastle Base Rate Tracker Account/ISA *Rates effective from the day following Bank of England Base Rate changes. Rates effective from: 6 Nov 2026, 19 Dec 2025.	£1 - £1,000,000	Annually	4.00*	4.00*	3.75*	3.75*
		Monthly	3.93*	4.00*	3.69*	3.75*
Newcastle Big Home Saver/ISA Bonus rate paid on monthly anniversary subject to at least 1 deposit and no withdrawals in each bonus qualifying period.	£1 - £30,000	Monthly incl bonus	1.79	1.80	1.98	2.00
		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Big Little Junior ISA Bonus rate paid on monthly anniversary subject to at least 1 deposit in each bonus qualifying period.	£1+	Monthly incl bonus	2.96	3.00	3.20	3.25
		Monthly excl bonus	1.98	2.00	2.23	2.25

Closed Issues - Variable Rate Savings Accounts

Account	Balance	Interest Paid	New Interest Rates Effective from 21 January 2026		Previous Interest Rates Effective from 4 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Big Little Saver/16+	£1+	Monthly incl bonus	2.96	3.00	3.20	3.25
Bonus rate paid on monthly anniversary subject to at least 1 deposit and no withdrawals in each bonus qualifying period.		Monthly excl bonus	1.98	2.00	2.23	2.25
Newcastle Bonus Saver Deposit/ISA	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Monthly incl bonus	1.79	1.80	1.98	2.00
Bonus rate paid for no more than 2 withdrawals between 1 Dec and 30 Nov each year.		Annually excl bonus	1.70	1.70	1.90	1.90
		Monthly excl bonus	1.69	1.70	1.88	1.90
Business Savings Accounts						
Newcastle Business Saver & Issue 2 &	£1 - £1,000,000	Annually	2.15	2.15	2.45	2.45
Newcastle Online Business Saver		Monthly	2.13	2.15	2.42	2.45
Newcastle Business 60 Day Notice Saver	£1 - £1,000,000	Annually	2.20	2.20	2.50	2.50
		Monthly	2.18	2.20	2.47	2.50
Newcastle Business 90 Day Notice Saver	£1 - £1,000,000	Annually	2.40	2.40	2.70	2.70
		Monthly	2.37	2.40	2.67	2.70
Newcastle Cash Lifetime ISA (Issues 1 & 2)	£1+	Annually	1.95	1.95	2.20	2.20
Newcastle Community Saver/ISA (Issue 8) &	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
Community Saver (Issue 1)		Monthly	1.79	1.80	1.98	2.00
Newcastle Direct Saver Plus	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Monthly incl bonus	1.79	1.80	1.98	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
Bonus rate paid subject to a maximum of 4 withdrawals per year.		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Easy Saver/ISA (Issues 1 & 6)	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle First Home Saver/ISA	£1 - £40,000	Monthly incl bonus	1.79	1.80	1.98	2.00
Bonus rate paid monthly subject to at least 1 deposit and no withdrawals in each calendar month.		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Help to Buy: ISA	£1+	Monthly	1.93	1.95	2.18	2.20
Newcastle Maturity Account/ISA &	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
Variable Maturity Account/ISA		Monthly	1.79	1.80	1.98	2.00
Newcastle Monthly Access Saver/ISA	£1 - £1,000,000	Monthly incl bonus	1.79	1.80	1.98	2.00
Bonus rate paid if 1 withdrawal or less is made per month.		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Monthly Saver	£10 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
Bonus rate paid on anniversary where at least 11 monthly deposits of £10 or more and no more than 1 withdrawal in the year.	£1 - £1,000,000	Annually excl bonus	1.70	1.70	1.90	1.90
Newcastle Online Saver	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
Newcastle Regular Saver, 0-10, 11-15	£1 - £25,000	Monthly incl bonus	1.79	1.80	1.98	2.00
Bonus rate paid on 1st of each month, refer to the Product Terms & Conditions for details of the bonus rate.		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Triple Access Saver/ISA (Issue 5)	£1 - £1,000,000	Annually incl bonus	2.70	2.70	2.95	2.95
Bonus rate paid if 3 withdrawals or less are made per anniversary year.		Annually excl bonus	1.70	1.70	1.90	1.90
Quadruple Access Saver/ISA (Issue 1)	£1 - £1,000,000	Annually incl bonus	3.40	3.40	3.65	3.65
Bonus rate paid if 4 withdrawals or less are made per anniversary year.		Annually excl bonus	1.90	1.90	2.15	2.15
Regular Saver (Issue 1)	£1 - £2,400	Annually	5.15	5.15	5.25	5.25
Regular Saver Plus	£10 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
Bonus rate paid on anniversary where £10 is deposited each month and no more than 1 withdrawal each year.	£1 - £1,000,000	Annually excl bonus	1.70	1.70	1.90	1.90
Savings Account	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
Bonus rate of 0.10% paid if at least 2 deposits and no withdrawals are made in the 12 months up to and including 20 March each year.		Annually excl bonus	1.70	1.70	1.90	1.90
Client Deposit / Short Term Deposit	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers						
Newcastle Limited Access Saver/ISA (Issue 1)	£1 - £1,000,000	Annually incl bonus	3.65	3.65	3.80	3.80
Bonus rate paid if 3 withdrawals or less are made per anniversary year.		Annually excl bonus	1.80	1.80	2.00	2.00

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.

Newcastle Building Society Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. Call: 0345 734 4345 (lines open 8am to 6pm, Monday to Friday) or visit us online: newcastle.co.uk. We may monitor and record telephone calls for training and security purposes. Details are correct as at time of print (November 2026).