Fixed Rate Savings Accounts - Interest Rates

As at: 5 October2026

Please refer to the Product Terms and Conditions and the Savings General Terms & Conditions for full product details. The interest rate payable is fixed and will not change before the maturity date.

Account	Account Term	Balance	Annual	Monthly	
			Gross pa%*/AER%**	Gross pa %*	AER %**
One Year Fixed Rate Bond / ISA (Issue 113)	1 year	£1 - £1,000,000	4.10	4.03	4.10
One Year Fixed Rate Bond / ISA (Issue 114)	1 year	£1 - £1,000,000	4.10	4.03	4.10
Two Year Fixed Rate Bond / ISA (Issue 104)	2 years	£1 - £1,000,000	3.75	3.69	3.75
Newcastle Five Year Fixed Rate Bond / ISA (Issue 53)	5 years	£500 - £250,000	1.40	1.39	1.40
One Year Fixed Rate Bond / ISA (Issue 115)	1 year	£1 - £1,000,000	4.10	4.03	4.10
One Year Fixed Rate Bond / ISA (Issue 116)	1 year	£1 - £1,000,000	4.00	3.93	4.00
18 Month Fixed Rate Bond / ISA (Issue 32)	18 months	£1 - £1,000,000	4.00	3.93	4.00
Two Year Fixed Rate Bond / ISA (Issue 105)	2 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 54)	5 years	£500 - £250,000	1.40	1.39	1.40
One Year Fixed Rate Bond / ISA (Issue 117)	1 year	£1 - £1,000,000	4.00	3.93	4.00
One Year Fixed Rate Bond / ISA (Issue 118)	1 year	£1 - £1,000,000	4.00	3.93	4.00
One Year Fixed Rate Bond / ISA (Issue 119)	1 year	£1 - £1,000,000	3.90	3.83	3.90
One Year Fixed Rate Bond / ISA (Issue 120)	1 year	£1 - £1,000,000	3.80	3.74	3.80
18 Month Fixed Rate Bond / ISA (Issue 33)	18 months	£1 - £1,000,000	4.10	4.03	4.10
Two Year Fixed Rate Bond / ISA (Issue 106)	2 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 55)	5 years	£500 - £250,000	1.40	1.39	1.40
18 Month Fixed Rate Bond / ISA (Issue 34)	18 months	£1 - £1,000,000	3.95	3.88	3.95
Two Year Fixed Rate Bond / ISA (Issue 107)	2 years	£1 - £1,000,000	4.00	3.93	4.00
One Year Fixed Rate Bond / ISA (Issue 121)	1 year	£1 - £1,000,000	3.80	3.74	3.80
One Year Fixed Rate Bond / ISA (Issue 122)	1 year	£1 - £1,000,000	3.85	3.79	3.85
Three Year Fixed Rate Bond / ISA (Issue 21)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 56)	5 years	£500 - £250,000	1.50	1.49	1.50
One Year Fixed Rate Bond / ISA (Issue 123)	1 year	£1 - £1,000,000	3.85	3.78	3.85
18 Month Fixed Rate Bond / ISA (Issue 35)	18 months	£1 - £1,000,000	3.95	3.88	3.95
Two Year Fixed Rate Bond / ISA (Issue 108)	2 years	£1 - £1,000,000	4.00	3.93	4.00
One Year Fixed Rate Bond / ISA (Issue 124)	1 year	£1 - £1,000,000	4.25	4.17	4.25
Two Year Fixed Rate Bond / ISA (Issue 109)	2 years	£1 - £1,000,000	4.10	4.03	4.10
Three Year Fixed Rate Bond / ISA (Issue 22)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 57)	5 years	£500 - £250,000	1.50	1.49	1.50
1 Year Fixed Rate Bond / ISA (Issue 125)	1 year	£1 - £1,000,000	4.40	4.31	4.40
Two Year Fixed Rate Bond / ISA (Issue 110)	2 years	£1 - £1,000,000	3.85	3.78	3.85
Three Year Fixed Rate Bond / ISA (Issue 23)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 58)	5 years	£500 - £250,000	1.71	1.70	1.71
1 Year Fixed Rate Bond / ISA (Issue 126)	1 year	£1 - £1,000,000	4.26	4.18	4.26
Newcastle Five Year Fixed Rate Bond / ISA (Issue 59)	5 years	£500 - £250,000	1.85	1.83	1.85

Account	Account Term	Balance	Annual Gross pa%*/AER%**	Monthly Gross pa %*	Monthly AER %**
Two Year Fixed Rate Bond / ISA (Issue 111)	2 years	£1 - £1,000,000	4.00	3.93	4.00
Three Year Fixed Rate Bond / ISA (Issue 24)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond / ISA (Issue 60)	5 years	£500 - £250,000	2.10	2.08	2.10
1 Year Fixed Rate Bond / ISA (Issue 127)	1 year	£1 - £1,000,000	4.26	4.18	4.26
17 Month Fixed Bond / ISA (Issue 1)	17 months	£1 - £1,000,000	3.85	3.78	3.85
1 Year Fixed Rate Bond / ISA (Issue 128)	1 year	£1 - £1,000,000	4.35	4.27	4.35
Three Year Fixed Rate Bond / ISA (Issue 25)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Three Year Fixed Rate Bond / ISA (Issue 26)	3 years	£1 - £1,000,000	4.00	3.93	4.00
Two Year Fixed Rate Bond / ISA (Issue 112)	2 years	£1 - £1,000,000	3.95	3.88	3.95
Two Year Fixed Rate Bond / ISA (Issue 113)	2 years	£1 - £1,000,000	3.95	3.88	3.95
Newcastle Five Year Fixed Rate Bond / ISA (Issue 62)	5 years	£500 - £250,000	2.40	2.37	2.40
1 Year Fixed Rate Bond / ISA (Issue 129)	1 year	£1 - £1,000,000	4.50	4.41	4.50
18 Month Fixed Bond / ISA (Issue 36)	18 months	£1 - £1,000,000	4.25	4.17	4.25
Two Year Fixed Rate Bond / ISA (Issue 114)	2 years	£1 - £1,000,000	3.95	3.88	3.95
Three Year Fixed Rate Bond / ISA (Issue 27)	3 years	£1 - £1,000,000	3.50	3.45	3.50
Newcastle Five Year Fixed Rate Bond / ISA (Issue 63)	5 years	£500 - £250,000	2.55	2.52	2.55
Newcastle Five Year Fixed Rate Bond / ISA (Issue 64)	5 years	£500 - £250,000	3.25	3.20	3.25
Newcastle Five Year Fixed Rate Bond / ISA (Issue 65)	5 years	£500 - £250,000	4.00	3.93	4.00
18 Month Fixed Bond / ISA (Issue 37)	18 months	£1 - £1,000,000	4.40	4.31	4.40
Two Year Fixed Rate Bond / ISA (Issue 115)	2 years	£1 - £1,000,000	3.85	3.78	3.85
18 Month Fixed Bond / ISA (Issue 38)	18 months	£1 - £1,000,000	4.26	4.18	4.26
Two Year Fixed Rate Bond / ISA (Issue 116)	2 years	£1 - £1,000,000	3.80	3.74	3.80
Three Year Fixed Rate Bond / ISA (Issue 28)	3 years	£1 - £1,000,000	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond / ISA (Issue 66)	5 years	£500 - £250,000	4.00	3.93	4.00
2 Year Fixed Rate Bond / ISA (Issue 117)	2 years	£1 - £1,000,000	3.70	3.64	3.70
18 Month Fixed Bond / ISA (Issue 39)	18 months	£1 - £1,000,000	4.26	4.18	4.26
18 Month Fixed Bond / ISA (Issue 40)	18 months	£1 - £1,000,000	4.35	4.27	4.35
3 Year Fixed Rate Bond / ISA (Issue 28)	3 years	£1 - £1,000,000	3.85	3.78	3.85
3 Year Fixed Rate Bond / ISA (Issue 29)	3 years	£1 - £1,000,000	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond / ISA (Issue 67)	5 years	£500 - £250,000	4.00	3.93	4.00
2 Year Fixed Rate Bond / ISA (Issue 118)	2 years	£1 - £1,000,000	3.65	3.59	3.65
18 Month Fixed Bond / ISA (Issue 40)	18 months	£1 - £1,000,000	4.35	4.27	4.35
3 Year Fixed Rate Bond / ISA (Issue 30)	3 years	£1 - £1,000,000	3.80	3.74	3.80
2 Year Fixed Rate Bond / ISA (Issue 119)	2 years	£1 - £1,000,000	3.65	3.59	3.65
2 Year Fixed Rate Bond / ISA (Issue 120)	2 years	£1 - £1,000,000	4.10	4.03	4.10

Account	Account Term	Balance	Annual Gross pa%*/AER%**	Monthly Gross pa %*	Monthly AER %**
3 Year Fixed Rate Bond / ISA (Issue 31)	3 years	£1 - £1,000,000	3.80	3.74	3.80
18 Month Fixed Bond / ISA (Issue 41)	18 months	£1 - £1,000,000	4.55	4.46	4.55
2 Year Fixed Rate Bond / ISA (Issue 121)	2 years	£1 - £1,000,000	4.20	4.12	4.20
2 Year Fixed Rate Bond / ISA (Issue 122)	2 years	£1 - £1,000,000	4.45	4.36	4.45
3 Year Fixed Rate Bond / ISA (Issue 32)	3 years	£1 - £1,000,000	3.90	3.83	3.90
3 Year Fixed Rate Bond / ISA (Issue 33)	3 years	£1 - £1,000,000	3.70	3.64	3.70
2 Year Fixed Rate Bond / ISA (Issue 123)	2 years	£1 - £1,000,000	4.31	4.23	4.31
2 Year Fixed Rate Bond / ISA (Issue 124)	2 years	£1 - £1,000,000	4.26	4.18	4.26
2 Year Fixed Rate Bond / ISA (Issue 125)	2 years	£1 - £1,000,000	4.40	4.31	4.40
5 Year Fixed Rate Bond / ISA (Issue 68)	5 years	£1 - £1,000,000	4.75	4.65	4.75
2 Year Fixed Rate Bond / ISA (Issue 126)	2 years	£1 - £1,000,000	4.60	4.51	4.60
3 Year Fixed Rate Bond / ISA (Issue 34)	3 years	£1 - £1,000,000	4.10	4.03	4.10
3 Year Fixed Rate Bond / ISA (Issue 35)	3 years	£1 - £1,000,000	4.20	4.12	4.20
5 Year Fixed Rate Bond / ISA (Issue 69)	5 years	£1 - £1,000,000	3.80	3.74	3.80
5 Year Fixed Rate Bond / ISA (Issue 70)	5 years	£1 - £1,000,000	3.80	3.74	3.80
5 Year Fixed Rate Bond / ISA (Issue 71)	5 years	£1 - £1,000,000	3.80	3.74	3.80
5 Year Fixed Rate Bond / ISA (Issue 72)	5 years	£1 - £1,000,000	3.79	3.69	3.75
5 Year Fixed Rate Bond / ISA (Issue 73)	5 years	£1 - £1,000,000	4.00	3.93	4.00
5 Year Fixed Rate Bond / ISA (Issue 74)	5 years	£1 - £1,000,000	3.95	3.88	3.95
5 Year Fixed Rate Bond / ISA (Issue 75)	5 years	£1 - £1,000,000	4.00	3.93	4.00
5 Year Fixed Rate Bond / ISA (Issue 76)	5 years	£1 - £1,000,000	4.00	3.93	4.00
5 Year Fixed Rate Bond / ISA (Issue 77)	5 years	£1 - £1,000,000	3.90	3.83	3.90
5 Year Fixed Rate Bond / ISA (Issue 78)	5 years	£1 - £1,000,000	3.80	3.74	3.80
5 Year Fixed Rate Bond / ISA (Issue 79)	5 years	£1 - £1,000,000	3.80	3.74	3.80
5 Year Fixed Rate Bond / ISA (Issue 80)	5 years	£1 - £1,000,000	3.90	3.83	3.90
5 Year Fixed Rate Bond / ISA (Issue 81)	5 years	£1 - £1,000,000	3.90	3.83	3.90
5 Year Fixed Rate Bond / ISA (Issue 82)	5 years	£1 - £1,000,000	4.10	4.03	4.10
5 Year Fixed Rate Bond / ISA (Issue 83)	5 years	£1 - £1,000,000	4.20	4.12	4.20
5 Year Fixed Rate Bond / ISA (Issue 84)	5 years	£1 - £1,000,000	4.50	4.41	4.50
5 Year Fixed Rate Bond / ISA (Issue 85)	5 years	£1 - £1,000,000	4.41	4.32	4.41
5 Year Fixed Rate Bond / ISA (Issue 86)	5 years	£1 - £1,000,000	4.65	4.55	4.65
5 Year Fixed Rate Bond / ISA (Issue 87)	5 years	£1 - £1,000,000	4.65	4.55	4.65
5 Year Fixed Rate Bond / ISA (Issue 88)	5 years	£1 - £1,000,000	4.65	4.55	4.65

Our Interest Rates

Please refer to the Special Conditions and the Savings General Terms & Conditions for full product details. The interest rate payable is fixed and will not change before the maturity date.

- 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 rules may change in the future.
- 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 without the deduction of tax.
'AER' stands for the 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. 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.