2 Year Fixed Rate ISA (Issue 128)

The Financial Conduct Authority is the independent financial services regulator. It requires us Newcastle Building Society to give you this important information to help you to decide whether our cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. These Product Special Conditions and the Savings General Terms & Conditions highlight the information which you should consider when applying for this cash ISA. The Society subscribes to HM Revenue and Customs 'Not in Writing' scheme. As part of the scheme we are required to confirm your ISA declaration.

Summary Box		
Account Name	**2 Year Fixed Rate ISA (Issue 128)**	
What is the interest rate?	**Annual Interest** **4.95% tax-free pa*/AER**** (Fixed until 15 December 2028) **Interest is paid on:** 15 December 2027 and 15 December 2028	**Monthly Interest** **4.84% tax-free pa*/4.95% AER**** (Fixed until 15 December 2028) **Interest is paid on:** Last Working Day of the Calendar Month
Can Newcastle Building Society change the interest rate?	The interest rate for this account is fixed and will not change until the maturity date (15 December 2028). Please refer to point 6 of the Product Special Conditions for further details.	
What would the estimated balance be on the maturity date (15 December 2028) based on a £1,000 deposit?	**Annual (Fixed)** £1,101.45	**Monthly (Fixed)** £1,101.45
	Please note: *This projection is provided for illustrative purposes only and does not take into account the customer's individual circumstances. This projection is based on an initial £1,000 deposit and no further deposits or withdrawals are made.*	
How do I open and manage my account?	**Opening your account:** In branch or online. For existing online customers you can log into your Newcastle Building Society account to apply. **Giving us instructions for your account:** In branch, by post, by telephone, online or by secure message (for accounts opened and operated online).	
	Minimum Opening Deposit: £1 **Maximum Opening Deposit:** Maximum ISA allowance for the current tax year, as prescribed by HM Revenue and Customs. Transfers from other ISA providers are also permitted. **Maximum Account Balance**: No maximum balance. Please refer to point 3 of the Special Conditions for further details.	
Can I withdraw money?	Withdrawals/transfers are permitted. Withdrawals prior to maturity will be subject to 120 days loss of interest. If insufficient interest has been earned then the penalty will be taken from your capital. Upon maturity (15 December 2028) your funds will roll into a default savings account which has easy access, with a variable interest rate.	
Additional Information	**Tax Status:** ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in the future.	

*"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.
**"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.

Product Special Conditions
These Product Special Conditions and the Newcastle Building Society's Savings General Terms and Conditions will apply, effective from the date of account opening. In the event of a conflict, these Product Special Conditions will prevail.

Definitions:
A "Deposit" is defined as a minimum investment of £1.
A "Calendar Month" is defined as one of the months as named in the calendar.
A "Working Day" is defined as any day except Saturday, Sunday or English Bank Holidays.

1. This account is available to anyone aged 18 or over, and resident in the UK for tax purposes.
2. This account must be held in a single name only.
3. The maximum amount you can pay in to an ISA in any tax year is prescribed by HM Revenue and Customs. You may only make further Deposits into this account while the account is a current issue. This account is offered on a limited basis and may be withdrawn at any time and without notice. We reserve the right to refuse any further Deposits into this account following the withdrawal of the product. This account is therefore not suitable for regular investments.
4. This product is a flexible ISA. You can take money out at any point and return it in the same tax year, without reducing your current year's allowance. You can only replace funds you have taken out when it's an open issue. For details of how flexible ISAs work, please refer to 'Your guide to Flexible ISAs' which you can find on our website at www.newcastle.co.uk/flexibleISAguide.
5. Withdrawals/transfers will be subject to 120 days loss of interest. If insufficient interest has been earned then the penalty will be taken from your capital. For the avoidance of doubt, closure of this account or transfers to another account with Newcastle Building Society or to another provider are classed as withdrawals.
6. We will write to you around 14 days prior to maturity, to notify you of the maturity of your account. If we do not hear from you, upon maturity, the account will become an easy access account with a variable interest rate.
7. Interest is calculated daily and can be paid monthly or annually to this account or to a third party bank or building society account held in your name.

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8. Should the final day of a Calendar Month be a Working Day then any monthly interest paid to a third party bank or building society account will be paid on that day. Otherwise it will be paid on the following Working Day.
9. If any monthly interest payable is less than £1, it will not be paid away to a third party bank or building society. The amount due will be accrued on the account and will be paid once the cumulative interest earned is greater than £1, on the last Working Day of the following Calendar Month.
10. Details are correct as at 24 November 2026.

ISA Terms & Conditions

In addition to the Product Special Conditions and the Newcastle Building Society's Savings General Terms and Conditions, these ISA Terms & Conditions will apply effective from the date of account opening.

- The ISA will be managed by Newcastle Building Society in accordance with relevant ISA Regulations and these ISA Terms and Conditions which are agreed between Newcastle Building Society and the investor.
- The ISA investment will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
- Newcastle Building Society may delegate any of its functions and responsibilities under these ISA Terms and Conditions and will satisfy itself that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.
- Newcastle Building Society will tell the investor if an ISA has, or will, become void because the investor did not follow the relevant ISA Regulations.
- On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), an ISA, or part of an ISA, shall be transferred to another ISA manager in accordance with the ISA Regulations relating to transfers.
- On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), all or part of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor

Cash ISA to Cash ISA Transfers

- Cash ISA to Cash ISA transfers must take place within 15 business days of the transfer instruction being received by the new ISA manager, unless the investor requests a later transfer date.
- Where a transfer request has been made (subject to access terms in the Product Special Terms & Conditions), Newcastle Building Society will take no longer than 5 business days to forward the instructions to another ISA manager (subject to receipt of all the relevant documents).
- Transfers from existing Cash ISAs will earn interest from business day 16 inclusive of the ISA transfer process or the date of receipt of the funds from the old ISA manager, whichever is earlier.

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