

Base Rate Tracker Saver (Issue 2)



Summary Box		
Account Name	Base Rate Tracker Saver (Issue 2)	
What is the interest rate?	Annual Interest (Variable) 4.00% gross pa*/AER** Interest is paid on: Annual Anniversary of account opening	Monthly Interest (Variable) 3.93% gross pa*/4.00% AER** Interest is paid on: Monthly Anniversary of account opening
	The account is a variable rate account, which means that the rate of interest paid may change throughout the lifetime of the account. The account tracks the Bank of England Base Rate, and the interest rate will be 0.25% above the Bank of England Base Rate. For example, at 28 th April 2026 the Bank of England Base Rate is 3.75% and the interest rate paid is 4.00% gross pa*/AER**. The Bank of England Base Rate can be found at bankofengland.co.uk.	
	When the Bank of England Base Rate changes, the new interest rate on your account will apply no more than 5 working days after the change is effective. We will not provide notice of this in writing, new rates can be found on our website at newcastle.co.uk/interest-rates, or by contacting your local branch.	
Can Newcastle Building Society change the interest rate?	The interest rate can increase or decrease depending on the changes made to the Bank of England Base Rate. The minimum interest rate paid on this account will be 0.00%. We can change the rate of interest payable on this account. The account is a variable rate account which means the rate of interest paid may change throughout the lifetime of the account. Please refer to the 'Interest, Charges and Changes' section of the Savings General Terms & Conditions, which sets out the reasons for which Newcastle Building Society may change the interest and the procedure for doing so. This account will track the Bank of England Base Rate until 28 th May 2027. Around 14 days prior to this date, we will contact you about the change of terms for your account.	
What would the estimated balance be after 12 months of account opening based on a £1,000 deposit?	Annual (Variable) £1,040	Monthly (Variable) £1,040
	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. The estimated balance is based on the Bank of England Base Rate as at 28 th April 2026 and does not change during the first 12 months from the account opening date.	
How do I open and manage my account?	Opening your account: In branch or online. For existing customers you can also log in to your Newcastle Building Society account to apply. Giving us instructions for your account: In branch, by post, by telephone, or by secure message (for accounts opened and operated online). Minimum Opening Deposit: £1 Maximum Opening Deposit: £1 million Maximum Account Balance: £1 million (plus any resulting interest)	
Can I withdraw money?	Withdrawals/transfers can be made penalty free without notice.	
Additional Information	Tax Status:	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.

*"Gross" interest is the contractual rate of interest, without the deduction of tax.

**"AER" stands for the Annual Equivalent Rate and shows what the interest would be if interest was paid and added to your account each year.

Definitions

A "Deposit" is defined as a minimum investment of £1.

"Annual Anniversary" means twelve months from account opening and each subsequent twelve-month period thereafter, for the purposes of calculating the annual interest payment.

"Monthly Anniversary" is calculated from the date of the account opening. For example, if the account is opened on the 27th of January, the Monthly Anniversary is the 27th of each subsequent month.

A "Working Day" is defined as any day except Saturday, Sunday or English Bank Holidays.

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.

Base Rate Tracker Saver (Issue 2)



1. This account can be held in single or joint names.
2. You must be 16 or over to open this account.
3. One Base Rate Tracker Saver (Issue 2) is permitted per customer.
4. This account is offered on a limited basis and may be withdrawn at any time and without notice. We will not inform you personally when the account is withdrawn but we will publicise this on our website.
5. After placing your initial Deposit of at least £1, you may make unlimited further Deposits or withdrawals penalty free, subject to the minimum and maximum balances shown above.
6. Interest is calculated daily and can be paid to this account, to another account with Newcastle Building Society or to a third-party bank or building society account in your name.
7. This account will track the Bank of England Base Rate until 28th May 2027. Around 14 days prior to this date, we will contact you about the change of terms for your account.
8. Should the Annual or Monthly Anniversary date for interest payment purposes be a Working Day, then any monthly interest paid to a third party 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, we will not pay this to a third-party bank or building society account. The amount due will be accrued on this account and will be paid once the cumulative interest earned is greater than £1 on the next Monthly Anniversary interest payment date.
10. Details correct as of 28 April 2026.