Newcastle Regular Saver (Issue 2)

Summary Box	
Account Name	**Newcastle Regular Saver (Issue 2)**
What is the interest rate?	**Annual Gross pa*/AER**** 5.75% Gross p.a.*/ AER** (Variable) Interest is calculated daily and will be paid to your Newcastle Regular Saver (Issue 2) on the Annual Anniversary of account opening.
Can Newcastle Building Society change the interest rate?	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.
What would the estimated balance be after 12 months, based on a Deposit of £250 per month?	£3,093 This projection is based on: • an initial Deposit of £250 made on 1st August 2026 • 11 further monthly Deposits of £250 made on the 1st of each Calendar Month thereafter • no further Deposits or withdrawals made during the term; and • the rate of interest on account opening staying the same during the term. ***Please note:** This projection is provided for illustrative purposes only and does not take into account customer's individual circumstances.*
How do I open and manage my account?	**Opening your account:** In branch only. **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:** £250 **Minimum Monthly Deposit:** £0 — **Maximum Monthly Deposit:** £250 **Minimum Account Balance:** £1 — **Maximum Account Balance**: £3,000 (excluding resulting interest)
Can I withdraw money?	Withdrawals/transfers can be made penalty free without notice. On the Annual Anniversary of your account opening date, your account will mature into an easy access account with a variable interest rate. Please refer to point 8 of the Product Special Conditions for further details.
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 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.
"Annual Anniversary" means 12 months from account opening and each subsequent 12-month period thereafter, for the purposes of calculating the annual interest payment.
A "Calendar Month" is defined as one of the months as named in the calendar.
"Maximum Monthly Deposit" means a deposit limit of £250 per Calendar Month.

1. This account can only be opened by individuals who are 16 years old and over.
2. This account can only be held in a single name.
3. You may only hold one Newcastle Regular Saver (Issue 2) account at any time.
4. This account is of limited issue and may be withdrawn to new applicants at any time.
5. After placing your initial Deposit, you can make additional Deposits. There is no limit on the number of Deposits you can make per Calendar Month, however the total amount deposited must not exceed £250 in any one Calendar Month.
6. If you Deposit more than £250 in any one Calendar Month; the payment which causes you to exceed the Maximum Monthly Deposit limit will be rejected and returned to the payment source in full.
7. To ensure that your Deposit is received and credited to your account within the same Calendar Month, you must ensure that your Deposit is made and received by us within the same Calendar Month.
8. On the Annual Anniversary of your account opening date, your account will mature into an easy access account with a variable interest rate. We will write to you around 14 days prior to maturity to notify you of the maturity of your account.
9. Details correct as at 10 September 2026.