

Current Issues - Variable Rate Savings Accounts

Effective from 4 September 2025 (unless stated otherwise)



Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 4 September 2025		Rates effective from 5 June 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Cash Lifetime ISA (Issue 3)	Annually	£1+	2.20	2.20	2.45	2.45
Newcastle Children's Saver	Annually	£1 - £25,000	3.25	3.25	3.50	3.50
Double Access Saver/ISA (Issue 4)	Annually (inc. bonus)	£1 - £1,000,000	3.55	3.55	3.80	3.80
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid where two withdrawals or less are made per anniversary year.						
Newcastle Easy Saver/ISA (Issue 5)	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Festive Regular Saver	Annually	£1 - £1,800	6.50*	6.50*	-	-
*Product available 14 November 2025, in branch only.						
First Home Regular Saver	Annually	£1 - £12,000	4.80*	4.80*	-	-
*Product available 1 Dec 2025.						
Newcastle Junior Cash ISA	Annually	£1+	3.25	3.25	3.50	3.50
Loyalty ISA (Issue 1) Member Exclusive	Annually	£1+	2.75	2.75	3.00	3.00
	Monthly	£1+	2.72	2.75	2.96	3.00
Loyalty Saver (Issue 1) Member Exclusive	Annually	£1 - £1,000,000	3.25	3.25	3.50	3.50
	Monthly	£1 - £1,000,000	3.20	3.25	3.45	3.50
Monument Regular Saver	Annually	£1 - £12,000	5.50	5.50	5.50*	5.50*
*Product available 7 July 2025, from our Newcastle Monument branch only.						
Newcastle 100 Day Notice Saver/ISA (Issue 1)	Annually	£1 - £1,000,000	3.00	3.00	3.25	3.25
	Monthly	£1 - £1,000,000	2.96	3.00	3.20	3.25
Regular Saver (Issue 1)	Annually	£1 - £2,400	5.25	5.25	5.25	5.25
6 Month Variable Saver (Issue 3)	Annually	£1 - £1,000,000	4.15*	4.15*	-	-
	Monthly	£1 - £1,000,000	4.07*	4.15*	-	-
*Product available 14 November 2025, in branch only.						
Single Access ISA (Issue 2)	Annually (inc. bonus)	£1+	3.80	3.80	4.05	4.05
	Annually (exc. bonus)	£1+	1.90	1.90	2.15	2.15
Conditional bonus rate paid where one withdrawal or less is made per anniversary year.						
Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers						
Newcastle Limited Access Saver/ISA (Issue 1)	Annually (inc. bonus)	£1 - £1,000,000	3.80	3.80	4.05	4.05
	Annually (exc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
Conditional bonus rate paid where three withdrawals or less are made per anniversary year.						

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Closed Issues - Variable Rate Savings Accounts

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 4 September 2025		Rates effective from 5 June 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
6 Month Variable Saver (Issues 1 & 2)	Annually	£1 - £1,000,000	4.15	4.15	4.40*	4.40*
	Monthly	£1 - £1,000,000	4.07	4.15	4.31*	4.40*
*Issue 2 launched 30 June 2025						
Child Regular Monthly/16+	Annually (inc. bonus)	£1 - £1,000,000	3.25	3.25	3.50	3.50
	Annually (exc. bonus)	£1 - £1,000,000	2.25	2.25	2.50	2.50
Conditional bonus rate paid subject to a minimum of 11 monthly contributions of £10 or more and no more than six withdrawals in the year.						
Double Access Saver/ISA (Issues 1 & 3)	Annually (inc. bonus)	£1 - £1,000,000	3.55	3.55	3.80	3.80
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid where two withdrawals or less are made per anniversary year.						
Double Access Saver/ISA (Issue 2)	Annually (inc. bonus)	£1 - £1,000,000	3.55	3.55	3.80	3.80
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid where two withdrawals or less are made per anniversary year.	Monthly (inc. bonus)	£1 - £1,000,000	3.49	3.55	3.74	3.80
	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Maturity Plus Account/ISA & Maturity Plus/ISA (Issues 5 & 6)	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle Access Saver Deposit	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
Newcastle O/L Access Saver Deposit	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle Base Rate Tracker (Issue 1)	Annually	£1 - £1,000,000	3.05*	3.05*	3.30*	3.30*
	Monthly	£1 - £1,000,000	3.01*	3.05*	3.25*	3.30*
The Newcastle Base Rate Tracker guarantees an interest rate which will not fall below the Bank of England Base Rate less 0.70%.						
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. *Rates effective from 25 Dec 2025, 14 Aug 2025.						
Newcastle Base Rate Tracker Account/ISA	Annually	£1 - £1,000,000	3.75*	3.75*	4.00*	4.00*
	Monthly	£1 - £1,000,000	3.69*	3.75*	3.93*	4.00*
*Rates effective from the day following Bank of England base rate changes. Rate change effective dates: 19 Dec 2025, 8 Aug 2025.						

Closed Issues - Variable Rate Savings Accounts

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 4 September 2025		Rates effective from 5 June 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Big Home Saver/ISA	Monthly (inc. bonus)	£1 - £30,000	1.98	2.00	2.23	2.25
	Monthly (exc. bonus)	£1 - £30,000	1.88	1.90	2.13	2.15
Conditional bonus rate paid on monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.						
Newcastle Big Little Junior ISA	Monthly (inc. bonus)	£1+	3.20	3.25	3.45	3.50
	Monthly (exc. bonus)	£1+	2.23	2.25	2.47	2.50
Conditional bonus rate paid on monthly anniversary subject to at least one deposit in each bonus qualifying period.						
Newcastle Big Little Saver/16+	Monthly (inc. bonus)	£1+	3.20	3.25	3.45	3.50
	Monthly (exc. bonus)	£1+	2.23	2.25	2.47	2.50
Conditional bonus rate paid on monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.						
Newcastle Bonus Saver Deposit/ISA	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
Conditional bonus rate paid for not making more than two withdrawals between 1 Dec and 30 Nov each year.	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Business Savings Accounts						
Newcastle Business Saver & Issue 2 &	Annually	£1 - £1,000,000	2.45	2.45	2.70	2.70
Newcastle Online Business Saver	Monthly	£1 - £1,000,000	2.42	2.45	2.67	2.70
Newcastle Business 60 Day Notice Saver	Annually	£1 - £1,000,000	2.50	2.50	2.75	2.75
	Monthly	£1 - £1,000,000	2.47	2.50	2.72	2.75
Newcastle Business 90 Day Notice Saver	Annually	£1 - £1,000,000	2.70	2.70	2.95	2.95
	Monthly	£1 - £1,000,000	2.67	2.70	2.91	2.95
Newcastle Cash Lifetime ISA (Issues 1 & 2)	Annually	£1+	2.20	2.20	2.45	2.45
Newcastle Community Saver/ISA (Issue 8) & Community Saver (Issue 1)	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle Direct Saver Plus	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
Conditional bonus rate paid subject to a maximum of four withdrawals per year.	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Newcastle Easy Saver/ISA (Issues 1 & 6)	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle First Home Saver/ISA	Monthly (inc. bonus)	£1 - £40,000	1.98	2.00	2.23	2.25
	Monthly (exc. bonus)	£1 - £40,000	1.88	1.90	2.13	2.15
Conditional bonus rate paid monthly subject to at least one deposit and no withdrawals in each calendar month.						
Newcastle Help to Buy: ISA	Monthly	£1+	2.18	2.20	2.42	2.45
Newcastle Maturity Account/ISA	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle Monthly Access Saver/ISA	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
Conditional bonus paid where 1 withdrawal or less is made per month.	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Newcastle Monthly Saver	Annually (inc. bonus)	£10 - £1,000,000	2.00	2.00	2.25	2.25
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid on annual anniversary, subject to at least 11 monthly contributions of £10 or more and no more than one withdrawal in the year.						
Newcastle Online Saver	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
Newcastle Regular Saver, 0-10, 11-15	Monthly (inc. bonus)	£1 - £25,000	1.98	2.00	2.23	2.25
	Monthly (exc. bonus)	£1 - £25,000	1.88	1.90	2.13	2.15
Conditional bonus rate paid on the 1st of each month, refer to the Product Terms & Conditions for further details of the bonus rate.						
Newcastle Triple Access Saver/ISA (Issue 5)	Annually (inc. bonus)	£1 - £1,000,000	2.95	2.95	3.20	3.20
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid where three withdrawals or less are made per anniversary year.						
Quadruple Access Saver/ISA (Issue 1)	Annually (inc. bonus)	£1 - £1,000,000	3.65	3.65	3.90	3.90
	Annually (exc. bonus)	£1 - £1,000,000	2.15	2.15	2.40	2.40
Conditional bonus rate paid where four withdrawals or less are made per anniversary year.						
Regular Saver Plus	Annually (inc. bonus)	£10 - £1,000,000	2.00	2.00	2.25	2.25
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional bonus rate paid on annual anniversary, subject to £10 or more saved each month and no more than one withdrawal each year.						
Savings Account	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Conditional 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.						
Single Access ISA (Issue 1)	Annually (inc. bonus)	£1+	3.80	3.80	4.05	4.05
	Annually (exc. bonus)	£1+	1.90	1.90	2.15	2.15
Conditional bonus rate paid where one withdrawal or less is made per anniversary year.						
Client Deposit / Short Term Deposit	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25

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 (December 2025).