

## Current Issues - Variable Rate Savings Accounts

Effective from 10 December 2024 (unless stated otherwise)



| Account  | Interest Paid         | Balance         | New Interest Rates                    |         | Previous Interest Rates               |         |
|--|-----------------------|-----------------|---------------------------------------|---------|---------------------------------------|---------|
|  |                       |                 | Rates effective from 10 December 2024 |         | Rates effective from 9 September 2024 |         |
|  |                       |                 | *Gross p.a. %                         | **AER % | *Gross p.a. %                         | **AER % |
| <b>Double Access Saver/ISA (Issue 3)</b>   | Annually (inc. bonus) | £1 - £250,000   | 4.25                                  | 4.25    | 4.25                                  | 4.25    |
|  | Annually (exc. bonus) | £1 - £250,000   | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| Conditional bonus rate paid where two withdrawals or less are made per anniversary year.   |                       |                 |                                       |         |                                       |         |
| <b>Loyalty ISA (Issue 1) Member Exclusive</b>  | Annually              | £1+             | 3.50                                  | 3.50    | 3.75                                  | 3.75    |
|  | Monthly               | £1+             | 3.45                                  | 3.50    | 3.69                                  | 3.75    |
| <b>Newcastle Cash Lifetime ISA (Issue 3)</b>   | Annually              | £1+             | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
| <b>Newcastle Children's Saver</b>  | Annually              | £1 - £25,000    | 3.75                                  | 3.75    | 4.00                                  | 4.00    |
| <b>Newcastle Easy Saver/ISA (Issue 5)</b>  | Annually              | £1 - £250,000   | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|  | Monthly               | £1 - £250,000   | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Junior Cash ISA</b>   | Annually              | £1+             | 3.75                                  | 3.75    | 4.00                                  | 4.00    |
| <b>Newcastle 100 Day Notice Saver/ISA (Issue 1)</b>  | Annually              | £1 - £250,000   | 3.75                                  | 3.75    | 4.00                                  | 4.00    |
|  | Monthly               | £1 - £250,000   | 3.69                                  | 3.75    | 3.93                                  | 4.00    |
| <b>Regular Saver (Issue 1)</b>   | Annually              | £1 - £2,400     | 5.50                                  | 5.50    | 5.50*                                 | 5.50*   |
| *Product available from 24 October 2024  |                       |                 |                                       |         |                                       |         |
| <b>Business Savings Accounts</b>   |                       |                 |                                       |         |                                       |         |
| <b>Newcastle Business Saver (Issue 2) &amp; Newcastle Online Business Saver</b>  | 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    |
| <b>Newcastle Business 60 Day Notice Saver</b>  | Annually              | £1 - £1,000,000 | 3.30                                  | 3.30    | 3.60                                  | 3.60    |
|  | Monthly               | £1 - £1,000,000 | 3.25                                  | 3.30    | 3.54                                  | 3.60    |
| <b>Newcastle Business 90 Day Notice Saver</b>  | Annually              | £1 - £1,000,000 | 3.50                                  | 3.50    | 3.85                                  | 3.85    |
|  | Monthly               | £1 - £1,000,000 | 3.45                                  | 3.50    | 3.78                                  | 3.85    |
| To open these accounts your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership. |                       |                 |                                       |         |                                       |         |
| <b>Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers</b>   |                       |                 |                                       |         |                                       |         |
| <b>Newcastle Limited Access Saver/ISA (Issue 1)</b>  | Annually (inc. bonus) | £1 - £250,000   | 4.55                                  | 4.55    | 4.75                                  | 4.75    |
|  | Annually (exc. bonus) | £1 - £250,000   | 2.70                                  | 2.70    | 2.90                                  | 2.90    |
| Conditional bonus rate paid where three withdrawals or less are made per anniversary year.   |                       |                 |                                       |         |                                       |         |

The above accounts are exclusively available for Ongoing Service customers of Newcastle Financial Advisers. Newcastle Building Society introduces to Newcastle Financial Advisers Limited for advice on investments, pensions, life and protection insurance, and inheritance tax planning. Aspects of inheritance tax planning are not regulated by the Financial Conduct Authority. Newcastle Financial Advisers is a trade name of Newcastle Financial Advisers Limited which is an appointed representative of The Openwork Partnership a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority.

## Closed Issues - Variable Rate Savings Accounts

| Account  | Interest Paid         | Balance         | New Interest Rates                    |         | Previous Interest Rates               |         |
|--|-----------------------|-----------------|---------------------------------------|---------|---------------------------------------|---------|
|  |                       |                 | Rates effective from 10 December 2024 |         | Rates effective from 9 September 2024 |         |
|  |                       |                 | *Gross p.a. %                         | **AER % | *Gross p.a. %                         | **AER % |
| <b>Child Regular Monthly/16+</b>   | Annually (inc. bonus) | £1 - £1,000,000 | 3.75                                  | 3.75    | 4.00                                  | 4.00    |
|  | Annually (exc. bonus) | £1 - £1,000,000 | 2.75                                  | 2.75    | 2.75                                  | 2.75    |
| 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.  |                       |                 |                                       |         |                                       |         |
| <b>Double Access Saver/ISA (Issue 1)</b>   | Annually (inc. bonus) | £1 - £250,000   | 4.25                                  | 4.25    | 4.50                                  | 4.50    |
|  | Annually (exc. bonus) | £1 - £250,000   | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| Conditional bonus rate paid where two withdrawals or less are made per anniversary year.   |                       |                 |                                       |         |                                       |         |
| <b>Double Access Saver/ISA (Issue 2)</b>   | Annually (inc. bonus) | £1 - £250,000   | 4.25                                  | 4.25    | 4.50                                  | 4.50    |
|  | Annually (exc. bonus) | £1 - £250,000   | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
|  | Monthly (inc. bonus)  | £1 - £250,000   | 4.17                                  | 4.25    | 4.41                                  | 4.50    |
|  | Monthly (exc. bonus)  | £1 - £250,000   | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid where two withdrawals or less are made per anniversary year.   |                       |                 |                                       |         |                                       |         |
| <b>Maturity Plus Account/ISA &amp; Maturity Plus/ISA (Issues 5 &amp; 6)</b>  | Annually              | £1 - £1,000,000 | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|  | Monthly               | £1 - £1,000,000 | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Access Saver Deposit/ISA &amp; Newcastle O/L Access Saver Deposit/ISA</b>   | Annually              | £1 - £1,000,000 | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|  | Monthly               | £1 - £1,000,000 | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Base Rate Tracker (Issue 1)</b>   | Annually              | £1 - £250,000   | 4.05*                                 | 4.05*   | 4.30*                                 | 4.30*   |
|  | Monthly               | £1 - £250,000   | 3.98*                                 | 4.05*   | 4.22*                                 | 4.30*   |
| The Newcastle Base Rate Tracker guarantees an interest rate which will not fall below the Bank of England Base Rate less 0.70% until 31st December 2025.   |                       |                 |                                       |         |                                       |         |
| 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 8 Aug 2024, 14 Nov 2024. |                       |                 |                                       |         |                                       |         |
| <b>Newcastle Base Rate Tracker Account/ISA</b>   | Annually              | £1 - £1,000,000 | 4.75*                                 | 4.75*   | 5.00*                                 | 5.00*   |
|  | Monthly               | £1 - £1,000,000 | 4.65*                                 | 4.75*   | 4.89*                                 | 5.00*   |
| *Rates effective from the day following Bank of England base rate changes. Rate change effective dates: 2 Aug 2024, 8 Nov 2024.  |                       |                 |                                       |         |                                       |         |
| <b>Newcastle Big Home Saver/ISA</b>  | Monthly (inc. bonus)  | £1 - £30,000    | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
|  | Monthly (exc. bonus)  | £1 - £30,000    | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid on monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.   |                       |                 |                                       |         |                                       |         |

## Closed Issues - Variable Rate Savings Accounts

| Account   | Interest Paid         | Balance          | New Interest Rates                    |         | Previous Interest Rates               |         |
|---|-----------------------|------------------|---------------------------------------|---------|---------------------------------------|---------|
|   |                       |                  | Rates effective from 10 December 2024 |         | Rates effective from 9 September 2024 |         |
|   |                       |                  | *Gross p.a. %                         | **AER % | *Gross p.a. %                         | **AER % |
| <b>Newcastle Big Little Junior ISA</b>  | Monthly (inc. bonus)  | £1+              | 3.69                                  | 3.75    | 3.93                                  | 4.00    |
|   | Monthly (exc. bonus)  | £1+              | 2.72                                  | 2.75    | 2.72                                  | 2.75    |
| Conditional bonus rate paid on monthly anniversary subject to at least one deposit in each bonus qualifying period.   |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Big Little Saver/16+</b>   | Monthly (inc. bonus)  | £1+              | 3.69                                  | 3.75    | 3.93                                  | 4.00    |
|   | Monthly (exc. bonus)  | £1+              | 2.72                                  | 2.75    | 2.72                                  | 2.75    |
| Conditional bonus rate paid on monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.                      |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Bonus Saver Deposit/ISA</b>  | Annually (inc. bonus) | £1 - £1,000,000  | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Monthly (inc. bonus)  | £1 - £1,000,000  | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
|   | Annually (exc. bonus) | £1 - £1,000,000  | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
|   | Monthly (exc. bonus)  | £1 - £1,000,000  | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid for not making more than two withdrawals between 1 Dec and 30 Nov each year.  |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Business Saver</b>   | 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    |
| <b>Newcastle Cash Lifetime ISA (Issues 1 &amp; 2)</b>   | Annually              | £1+              | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
| <b>Newcastle Community Saver/ISA (Issue 8) &amp; Community Saver (Issue 1)</b>  | Annually              | £1 - £250,000    | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Monthly               | £1 - £250,000    | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Direct Saver Plus</b>  | Annually (inc. bonus) | £1 - £1,000,000  | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Monthly (inc. bonus)  | £1 - £1,000,000  | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
|   | Annually (exc. bonus) | £1 - £1,000,000  | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
|   | Monthly (exc. bonus)  | £1 - £1,000,000  | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid subject to a maximum of four withdrawals per year.  |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Easy Saver/ISA (Issue 1 &amp; 6)</b>   | Annually              | £1 - £250,000    | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Monthly               | £1 - £250,000    | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle First Home Saver/ISA</b>   | Monthly (inc. bonus)  | £1 - £40,000     | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
|   | Monthly (exc. bonus)  | £1 - £40,000     | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid monthly subject to at least one deposit and no withdrawals in each calendar month.  |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Help to Buy: ISA</b>   | Monthly               | £1+              | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Maturity Account/ISA</b>   | Annually              | £1 - £250,000    | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Monthly               | £1 - £250,000    | 2.67                                  | 2.70    | 2.81                                  | 2.85    |
| <b>Newcastle Monthly Access Saver/ISA</b>   | Monthly (inc. bonus)  | £1 - £250,000    | 2.67                                  | 2.70    | 2.96                                  | 3.00    |
|   | Monthly (exc. bonus)  | £1 - £250,000    | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus paid where one withdrawal or less is made per month.  |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Monthly Saver</b>  | Annually (inc. bonus) | £10 - £1,000,000 | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Annually (exc. bonus) | £1 - £1,000,000  | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| 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. |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Online Saver</b>   | Annually              | £1 - £500,000    | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
| <b>Newcastle Regular Saver, 0-10, 11-15</b>   | Monthly (inc. bonus)  | £1 - £25,000     | 2.67                                  | 2.70    | 2.96                                  | 3.00    |
|   | Monthly (exc. bonus)  | £1 - £25,000     | 2.57                                  | 2.60    | 2.72                                  | 2.75    |
| Conditional bonus rate paid on the 1st of each month, refer to the Product Terms & Conditions for further details of the bonus rate.                        |                       |                  |                                       |         |                                       |         |
| <b>Newcastle Triple Access Saver/ISA (Issue 5)</b>  | Annually (inc. bonus) | £1 - £250,000    | 3.60                                  | 3.60    | 3.85                                  | 3.85    |
|   | Annually (exc. bonus) | £1 - £250,000    | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| Conditional bonus rate paid where three withdrawals or less are made per anniversary year.  |                       |                  |                                       |         |                                       |         |
| <b>Regular Saver Plus</b>   | Annually (inc. bonus) | £10 - £1,000,000 | 2.70                                  | 2.70    | 3.00                                  | 3.00    |
|   | Annually (exc. bonus) | £1 - £1,000,000  | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| Conditional bonus rate paid on annual anniversary, subject to £10 or more saved each month and no more than one withdrawal each year.                       |                       |                  |                                       |         |                                       |         |
| <b>Savings Account</b>  | Annually (inc. bonus) | £1 - £250,000    | 2.70                                  | 2.70    | 2.85                                  | 2.85    |
|   | Annually (exc. bonus) | £1 - £250,000    | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| 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.            |                       |                  |                                       |         |                                       |         |
| <b>Single Access ISA (Issue 1)</b>  | Annually (inc. bonus) | £1 - £250,000    | 4.50                                  | 4.50    | 4.75                                  | 4.75    |
|   | Annually (exc. bonus) | £1 - £250,000    | 2.60                                  | 2.60    | 2.75                                  | 2.75    |
| Conditional bonus rate paid where one withdrawal or less is made per anniversary year.  |                       |                  |                                       |         |                                       |         |
| <b>Client Deposit / Short Term Deposit</b>  | Annually              | £1+              | 2.70                                  | 2.70    | 2.85                                  | 2.85    |

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 (November 2024).