18 Month Fixed Rate Bond (Issue 43)

Summary Box		
Account Name	**18 Month Fixed Rate Bond (Issue 43)**	
What is the interest rate?	**Annual Interest** **4.80% gross pa*/AER**** (Fixed until 15 June 2028) **Interest is paid on:** 15 December 2027 and 15 June 2028	**Monthly Interest** **4.70% gross pa*/4.80% AER**** (Fixed until 15 June 2028) **Interest is paid on:** Last Working Day of each 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 June 2028). Please refer to point 3 of the Product Special Conditions for further details.	
What would the estimated balance be on the maturity date (15 June 2028), based on a £1,000 deposit?	**Annual (Fixed)** £1,072.86	**Monthly (Fixed)** £1,072.86
	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:** £1 million **Maximum Account Balance**: £1 million (plus any resulting interest)	
Can I withdraw money?	Withdrawals / transfers are not permitted until maturity. Upon maturity (15 June 2028) your funds will roll into a default savings account which has easy access, with a variable interest rate.	
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 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 can be held in single or joint names. You must be aged 16 or over.
2. 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.
3. 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.
4. 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.
5. If any monthly interest payable is less than £1, it will not be paid to a third party bank or building society account. 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.
6. Interest is calculated daily and can be paid monthly or annually to this account, to another account with Newcastle Building Society or to a third party bank or building society
7. Details are correct as at 24 November 2026.

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.