

Current Issues - Variable Rate Savings Accounts

Effective from 21 January 2026 (unless stated otherwise)



Account	Balance	Interest Paid	New Interest Rates		Previous Interest Rates	
			Effective from 21 January 2026	*Gross p.a. %	Effective from 4 September 2025	**AER %
Newcastle Cash Lifetime ISA (Issue 3)	£1+	Annually	1.95	1.95	2.20	2.20
Newcastle Children's Saver	£1 - £25,000	Annually	3.00	3.00	3.25	3.25
Double Access Saver/ISA (Issue 4)	£1 - £1,000,000	Annually incl bonus Annually excl bonus	3.45 1.70	3.45 1.70	3.55 1.90	3.55 1.90
Bonus rate paid if 2 withdrawals or less are made per anniversary year.						
Newcastle Easy Saver/ISA (Issue 5)	£1 - £1,000,000	Annually Monthly	1.80 1.79	1.80 1.80	2.00 1.98	2.00 2.00
Festive Regular Saver *Available from 14 Nov 2025, branch only.	£1 - £1,800	Annually	6.50*	6.50*	-	-
First Home Regular Saver *Available from 1 Dec 2025.	£1 - £12,000	Annually	4.80*	4.80*	-	-
Newcastle Junior Cash ISA	£1+	Annually	3.00	3.00	3.25	3.25
Loyalty ISA (Issue 1) Member Exclusive	£1+	Annually Monthly	2.50 2.47	2.50 2.50	2.75 2.72	2.75 2.75
Loyalty Saver (Issue 1) Member Exclusive	£1 - £1,000,000	Annually Monthly	3.00 2.96	3.00 3.00	3.25 3.20	3.25 3.25
Monument Regular Saver	£1 - £12,000	Annually	5.40	5.40	5.50	5.50
Available from our Newcastle Monument branch only.						
Newcastle 100 Day Notice Saver/ISA (Issue 1)	£1 - £1,000,000	Annually Monthly	2.75 2.72	2.75 2.75	3.00 2.96	3.00 3.00
Regular Saver (Issue 1)	£1 - £2,400	Annually	5.15	5.15	5.25	5.25
Single Access ISA (Issue 2)	£1+	Annually incl bonus Annually excl bonus	3.65 1.70	3.65 1.70	3.80 1.90	3.80 1.90
Bonus rate paid if 1 withdrawal or less is made per anniversary year.						

Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers

Account	Balance	Interest Paid	New Interest Rates		Previous Interest Rates	
			Effective from 21 January 2026	*Gross p.a. %	Effective from 4 September 2025	**AER %
Newcastle Limited Access Saver/ISA (Issue 1)	£1 - £1,000,000	Annually incl bonus Annually excl bonus	3.65 1.80	3.65 1.80	3.80	3.80
Bonus rate paid if 3 withdrawals or less are made per anniversary year.					2.00	2.00

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	Balance	Interest Paid	New Interest Rates		Previous Interest Rates	
			Effective from 21 January 2026	*Gross p.a. %	Effective from 4 September 2025	**AER %
6 Month Variable Saver (Issues 2 & 3)	£1 - £1,000,000	Annually Monthly	4.15 4.07	4.15 4.15	4.15 4.07	4.15 4.15
Child Regular Monthly/16+	£1 - £1,000,000	Annually incl bonus Annually excl bonus	3.00 2.00	3.00 2.00	3.25 2.25	3.25 2.25
Bonus rate paid if a minimum of 11 monthly contributions of £10 or more and no more than 6 withdrawals in year.						
Double Access Saver/ISA (Issues 3 & 5)	£1 - £1,000,000	Annually incl bonus Annually excl bonus	3.45 1.70	3.45 1.70	3.55 1.90	3.55 1.90
Bonus rate paid if 2 withdrawals or less are made per anniversary year.						
Double Access Saver/ISA (Issue 2)	£1 - £1,000,000	Annually incl bonus Annually excl bonus Monthly incl bonus Monthly excl bonus	3.45 1.70 3.40 1.69	3.45 1.70 3.45 1.70	3.55 1.90 3.49 1.88	3.55 1.90 3.55 1.90
Bonus rate paid if 2 withdrawals or less are made per anniversary year.						
Maturity Plus Account/ISA & Maturity Plus/ISA (Issues 5 & 6)	£1 - £1,000,000	Annually Monthly	1.80 1.79	1.80 1.80	2.00 1.98	2.00 2.00
Newcastle Access Saver Deposit & Newcastle O/L Access Saver Deposit	£1 - £1,000,000	Annually Monthly	1.80 1.79	1.80 1.80	2.00 1.98	2.00 2.00
Newcastle Base Rate Tracker (Issue 1)	£1 - £1,000,000	Annually Monthly	3.05* 3.01*	3.05* 3.05*	3.30* 3.25*	3.30* 3.30*
The rate is guaranteed not to fall below the Bank of England Base Rate less 0.70%. When the 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	£1 - £1,000,000	Annually Monthly	3.75* 3.69*	3.75* 3.75*	4.00* 3.93*	4.00* 4.00*
*Rates effective from the day following Bank of England Base Rate changes. Rate change effective dates: 19 Dec 2025, 8 Aug 2025.						
Newcastle Big Home Saver/ISA	£1 - £30,000	Monthly incl bonus Monthly excl bonus	1.79 1.69	1.80 1.70	1.98 1.88	2.00 1.90
Bonus rate paid on monthly anniversary subject to at least 1 deposit and no withdrawals in each bonus qualifying period.						

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Account	Balance	Interest Paid	New Interest Rates		Previous Interest Rates	
			Effective from 21 January 2026		Effective from 4 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Big Little Junior ISA Bonus rate paid on monthly anniversary subject to at least 1 deposit in each bonus qualifying period.	£1+	Monthly incl bonus	2.96	3.00	3.20	3.25
		Monthly excl bonus	1.98	2.00	2.23	2.25
Newcastle Big Little Saver/16+ Bonus rate paid on monthly anniversary subject to at least 1 deposit and no withdrawals in each bonus qualifying period.	£1+	Monthly incl bonus	2.96	3.00	3.20	3.25
		Monthly excl bonus	1.98	2.00	2.23	2.25
Newcastle Bonus Saver Deposit/ISA Bonus rate paid for no more than 2 withdrawals between 1 Dec and 30 Nov each year.	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Monthly incl bonus	1.79	1.80	1.98	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
		Monthly excl bonus	1.69	1.70	1.88	1.90
Business Savings Accounts						
Newcastle Business Saver & Issue 2 &	£1 - £1,000,000	Annually	2.15	2.15	2.45	2.45
Newcastle Online Business Saver		Monthly	2.13	2.15	2.42	2.45
Newcastle Business 60 Day Notice Saver	£1 - £1,000,000	Annually	2.20	2.20	2.50	2.50
		Monthly	2.18	2.20	2.47	2.50
Newcastle Business 90 Day Notice Saver	£1 - £1,000,000	Annually	2.40	2.40	2.70	2.70
		Monthly	2.37	2.40	2.67	2.70
Newcastle Cash Lifetime ISA (Issues 1 & 2)	£1+	Annually	1.95	1.95	2.20	2.20
Newcastle Community Saver/ISA (Issue 8) & Community Saver (Issue 1)	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle Direct Saver Plus Bonus rate paid subject to a maximum of 4 withdrawals per year.	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Monthly incl bonus	1.79	1.80	1.98	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Easy Saver/ISA (Issues 1 & 6)	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle First Home Saver/ISA Bonus rate paid monthly subject to at least 1 deposit and no withdrawals in each calendar month.	£1 - £40,000	Monthly incl bonus	1.79	1.80	1.98	2.00
		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Help to Buy: ISA	£1+	Monthly	1.93	1.95	2.18	2.20
Newcastle Maturity Account/ISA & Variable Maturity Account/ISA	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
		Monthly	1.79	1.80	1.98	2.00
Newcastle Monthly Access Saver/ISA Bonus rate paid if 1 withdrawal or less is made per month.	£1 - £1,000,000	Monthly incl bonus	1.79	1.80	1.98	2.00
		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Monthly Saver Bonus rate paid on anniversary where at least 11 monthly deposits of £10 or more and no more than 1 withdrawal in the year.	£10 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
Newcastle Online Saver	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00
Newcastle Regular Saver, 0-10, 11-15 Bonus rate paid on 1st of each month, refer to the Product Terms & Conditions for details of the bonus rate.	£1 - £25,000	Monthly incl bonus	1.79	1.80	1.98	2.00
		Monthly excl bonus	1.69	1.70	1.88	1.90
Newcastle Triple Access Saver/ISA (Issue 5) Bonus rate paid if 3 withdrawals or less are made per anniversary year.	£1 - £1,000,000	Annually incl bonus	2.70	2.70	2.95	2.95
		Annually excl bonus	1.70	1.70	1.90	1.90
Quadruple Access Saver/ISA (Issue 1) Bonus rate paid if 4 withdrawals or less are made per anniversary year.	£1 - £1,000,000	Annually incl bonus	3.40	3.40	3.65	3.65
		Annually excl bonus	1.90	1.90	2.15	2.15
Regular Saver Plus Bonus rate paid on anniversary where £10 is deposited each month and no more than 1 withdrawal each year.	£10 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
Savings Account 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.	£1 - £1,000,000	Annually incl bonus	1.80	1.80	2.00	2.00
		Annually excl bonus	1.70	1.70	1.90	1.90
Single Access ISA (Issue 1) Bonus rate paid if 1 withdrawal or less is made per anniversary year.	£1+	Annually incl bonus	3.65	3.65	3.80	3.80
		Annually excl bonus	1.70	1.70	1.90	1.90
Client Deposit / Short Term Deposit	£1 - £1,000,000	Annually	1.80	1.80	2.00	2.00

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).