## **Current Issues - Variable Rate Savings Accounts**

Effective from 4 September 2025 (unless stated otherwise)



Newcastle Cash Lifetime ISA (Issue 3)   Annually   £1 + £2,00   2.20   2.45	Account	Interest Paid	Balance	New Interest Rates Rates effective from 4 September 2025		Previous Interest Rates Rates effective from 5 June 202	
Newcastle Cash Lifetime ISA (Issue 3)   Annually   £1+   2.20   2.20   2.45   2.45							
Newcastle Children's Saver				*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Annually (inc. bonus   £1 - £1,000,000   3.55   3.55   3.80   3	Newcastle Cash Lifetime ISA (Issue 3)	Annually	£1+	2.20	2.20	2.45	2.45
Annually (exc. bonus)   £1 - £1,000,000   1.90   1.90   2.15	Newcastle Children's Saver	Annually	£1 - £25,000	3.25	3.25	3.50	3.50
Annually £1-£1,000,000 1.90 2.00 2.25 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1-£1,000,000 1.98 2.00 2.23 2.2  Sestive Regular Saver Annually £1+ 2.75 2.75 3.00 3.0  Sestive Regular Saver Annually £1+ 2.75 2.75 3.00 3.0  Sestive Regular Saver (Issue 1) Member Exclusive Monthly £1+ 2.72 2.75 2.96 3.0  Sestive Regular Saver (Issue 1) Member Exclusive Annually £1-£1,000,000 3.25 3.25 3.50 3.5  Monthly £1-£1,000,000 3.20 3.25 3.25 3.50 3.5  Monument Regular Saver Annually £1-£1,000,000 3.20 3.25 3.45 3.5  Monument Regular Saver Annually £1-£1,000,000 3.00 3.00 3.00 3.00 3.00 3.00 3	)	Annually (inc. bonus)	£1 - £1,000,000	3.55	3.55	3.80	3.80
Annually   £1 - £1,000,000   2.00   2.00   2.25	Jouble Access Saver/ISA (Issue 4)	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
Rewcastle Easy Saver/ISA (Issue 5)   Monthly	onditional bonus rate paid where two withdrawals or less a	are made per anniversary year.					
Monthly   £1 - £1,000,000   1.98   2.00   2.23   2.2   2.2	loureeatle Easy Sever/ISA /leave 5	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
Product available 14 November 2025, in branch only.    November 2025, in branch only.   E1+   3.25   3.25   3.50   3.50   3.50     November 2025, in branch only.   E1+   2.75   2.75   3.00   3.00     November Exclusive   Monthly   E1+   2.72   2.75   2.96   3.00     November Exclusive   Annually   E1 - £1,000,000   3.25   3.25   3.50   3.50     Monthly   £1 - £1,000,000   3.20   3.25   3.25   3.45   3.50     Monthly   £1 - £1,000,000   3.20   3.25   3.45   3.50     Nonument Regular Saver   Annually   £1 - £1,000,000   3.20   3.25   3.45   3.50     Nonument Regular Saver   Annually   £1 - £1,000,000   3.00   3.00   3.25     Nonument Regular Saver   Annually   £1 - £1,000,000   3.00   3.00   3.25     Nonument Regular Saver   Annually   £1 - £1,000,000   2.96   3.00   3.20     Note a saver (Issue 1)   Annually   £1 - £1,000,000   2.96   3.00   3.20   3.20     Regular Saver (Issue 1)   Annually   £1 - £1,000,000   4.15*   4.15*   -	Newcastie Easy SaverrisA (Issue 5)	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Annually   £1+   3.25   3.25   3.50	estive Regular Saver	Annually	£1 - £1,800	6.50*	6.50*	-	-
Annually £1+ 2.75 2.75 3.00 3.0  Monthly £1+ 2.72 2.75 2.96 3.0  Loyalty Saver (Issue 1) Member Exclusive Annually £1-£1,000,000 3.25 3.25 3.50 3.5  Monthly £1-£1,000,000 3.20 3.25 3.25 3.45 3.5  Monthly £1-£1,000,000 3.20 3.25 3.45 3.5  Monument Regular Saver Annually £1-£1,000,000 5.50 5.50 5.50 5.50* 5.5  Product available 7 July 2025, from our Newcastle Monument branch only.  Lewcastle 100 Day Notice Saver/ISA Annually £1-£1,000,000 3.00 3.00 3.00 3.20 3.25  Monthly £1-£1,000,000 2.96 3.00 3.20 3.25  Month Variable Saver (Issue 1) Annually £1-£2,400 5.25 5.25 5.25 5.25  Month Variable Saver (Issue 3) Annually £1-£1,000,000 4.15* 4.15* -  Product available 14 November 2025, in branch only.  Monthly £1-£1,000,000 4.07* 4.15* -  Annually (inc. bonus) £1-£1,000,000 4.07* 4.15* -  Annually (exc. 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  Lewcastle Limited Access Saver/ISA Annually (inc. bonus) £1-£1,000,000 3.80 3.80 4.05 4.05	Product available 14 November 2025, in branch only.						
Nonthly   SA   (Issue 1)   Member Exclusive   Monthly   £1+   2.72   2.75   2.96   3.00	lewcastle Junior Cash ISA	Annually	£1+	3.25	3.25	3.50	3.50
Monthly   £1+   2.72   2.75   2.96   3.0	avalta ICA (lagua 4) Marahan Evalvaira	Annually	£1+	2.75	2.75	3.00	3.00
Monthly	oyalty ISA (Issue 1) Member Exclusive	Monthly	£1+	2.72	2.75	2.96	3.00
Annually   £1 - £12,000   5.50   5.	oyalty Saver (Issue 1) Member Exclusive	Annually	£1 - £1,000,000	3.25	3.25	3.50	3.50
Product available 7 July 2025, from our Newcastle Monument branch only.	,	Monthly	£1 - £1,000,000	3.20	3.25	3.45	3.50
Rewcastle 100 Day Notice Saver/ISA	Ionument Regular Saver	Annually	£1 - £12,000	5.50	5.50	5.50*	5.50*
Monthly   £1 - £1,000,000   2.96   3.00   3.20	Product available 7 July 2025, from our Newcastle Monum	ent branch only.					
Regular Saver (Issue 1)         Annually         £1 - £2,400         5.25         5.25         5.25         5.2           Month Variable Saver (Issue 3)         Annually         £1 - £1,000,000         4.15*         4.15*         -         -           Product available 14 November 2025, in branch only.         Monthly         £1 - £1,000,000         4.07*         4.15*         -         -           Lingle Access ISA (Issue 2)         Annually (inc. bonus)         £1+         3.80         3.80         4.05         4.0           Annually (exc. bonus)         £1+         1.90         1.90         2.15         2.1           Incounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers         Service Customers of Newcastle Financial Advisers           Idexcastle Limited Access Saver/ISA         Annually (inc. bonus)         £1 - £1,000,000         3.80         3.80         4.05         4.05	lewcastle 100 Day Notice Saver/ISA	Annually	£1 - £1,000,000	3.00	3.00	3.25	3.25
Month Variable Saver (Issue 3) Annually £1 - £1,000,000 4.15* Product available 14 November 2025, in branch only.  Annually (inc. bonus) Eingle Access ISA (Issue 2) Annually (exc. bonus) Annually (exc. bonus) E1+ 1.90 1.90 2.15 2.1  Annually available to Ongoing Service customers of Newcastle Financial Advisers  Lewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 3.80 4.05 4.05 4.05 4.05 4.05 4.05 4.05 4.0	ssue 1)	Monthly	£1 - £1,000,000	2.96	3.00	3.20	3.25
Product available 14 November 2025, in branch only.  Monthly £1 - £1,000,000  4.07* 4.15*	Regular Saver (Issue 1)	Annually	£1 - £2,400	5.25	5.25	5.25	5.25
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  Lewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 3.80 4.05 4.05	Month Variable Saver (Issue 3)	Annually	£1 - £1,000,000	4.15*	4.15*	-	-
Annually (exc. bonus) £1+ 1.90 1.90 2.15 2.1  onditional bonus rate paid where one withdrawal or less is made per anniversary year.  accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers  lewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 3.80 4.05 4.05	Product available 14 November 2025, in branch only.	Monthly	£1 - £1,000,000	4.07*	4.15*	-	-
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  Alewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 3.80 4.05 4.05	Single Access ISA (Issue 2)	Annually (inc. bonus)	£1+	3.80	3.80	4.05	4.05
Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers  Lewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 3.80 4.05 4.05		Annually (exc. bonus)	£1+	1.90	1.90	2.15	2.15
ewcastle Limited Access Saver/ISA Annually (inc. bonus) £1 - £1,000,000 3.80 4.05 4.05	onditional bonus rate paid where one withdrawal or less is	s made per anniversary year.					
7.	ccounts exclusively available to Ongoing S	ervice customers of Newca	stle Financial Advis	ers			
7, 7	ewcastle Limited Access Saver/ISA	Annually (inc. bonus)	£1 - £1,000,000	3.80	3.80	4.05	4.05
	(Issue 1)	Annually (exc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25

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**

	Interest Paid	Balance	New Interest Rates Rates effective from 4 September 2025		Previous Interest Rates Rates effective from 5 June 202	
Account						
			*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*
Issue 2 launched 30 June 2025	Monthly	£1 - £1,000,000	4.07	4.15	4.31*	4.40*
Child Damulan Manshhuld C	Annually (inc. bonus)	£1 - £1,000,000	3.25	3.25	3.50	3.50
Child Regular Monthly/16+	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 mon	thly contributions of £10 or more an	d no more than six withdra	awals 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 a	re 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	Monthly (inc. bonus)	£1 - £1,000,000	3.49	3.55	3.74	3.80
r less are made per anniversary year.	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Maturity Plus Account/ISA &	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
Maturity Plus/ISA (Issues 5 & 6)	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
Newcastle Access Saver Deposit Newcastle O/L Access Saver Deposit	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 Base Rate Tracker (Issue 1)	Annually	£1 - £1,000,000	3.30*	3.30*	3.55*	3.55*
	Monthly	£1 - £1,000,000	3.25*	3.30*	3.49*	3.55*
he Newcastle Base Rate Tracker guarantees an interest ra		•				
When the Bank of England Base Rate changes, the new int		-			•	•
Newcastle Base Rate Tracker Account/ISA	Annually	£1 - £1,000,000	4.00*	4.00*	4.25*	4.25*
	Monthly	£1 - £1,000,000	3.93*	4.00*	4.17*	4.25*
Rates effective from the day following Bank of England bas	e rate changes. Rate change effect	tive dates: 8 Aug 2025, 9 I	May 2025.			
Newcastle Big Home Saver/ISA	Monthly (inc. bonus)	£1 - £30,000	1.98	2.00	2.23	2.25
Tomoto Dig Homo Garomort	Monthly (exc. bonus)	£1 - £30,000	1.88	1.90	2.13	2.15
Conditional bonus rate paid on monthly anniversary subject	o at least one deposit and no withd	rawals in each bonus qua	lifying period.			

## **Closed Issues - Variable Rate Savings Accounts**

			New Interest Rates		Previous Interest Rates	
Account	Interest Paid	Balance	Rates effective from	4 September 2025	Rates effective f	rom 5 June 202
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
ewcastle Big Little Junior ISA	Monthly (inc. bonus) Monthly (exc. bonus)	£1+ £1+	3.20 2.23	3.25 2.25	3.45 2.47	3.50 2.50
onditional bonus rate paid on monthly anniversary subject to	, ,		2.23	2.25	2.47	2.50
ewcastle Big Little Saver/16+	Monthly (inc. bonus) Monthly (exc. bonus)	£1+ £1+	3.20 2.23	3.25 2.25	3.45 2.47	3.50 2.50
nditional bonus rate paid on monthly anniversary subject to	- '			2.20	2.17	2.00
	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
ewcastle Bonus Saver Deposit/ISA	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
onditional bonus rate paid for not making more than two	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
hdrawals between 1 Dec and 30 Nov each year.	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
usiness Savings Accounts						
ewcastle Business Saver & Issue 2 &	Annually	£1 - £1,000,000	2.45	2.45	2.70	2.70
ewcastle Online Business Saver	Monthly	£1 - £1,000,000	2.42	2.45	2.67	2.70
	Annually	£1 - £1,000,000	2.50	2.50	2.75	2.75
ewcastle Business 60 Day Notice Saver	Monthly	£1 - £1,000,000	2.47	2.50	2.72	2.75
•	•					
ewcastle Business 90 Day Notice Saver	Annually	£1 - £1,000,000	2.70	2.70	2.95	2.95
<u> </u>	Monthly	£1 - £1,000,000	2.67	2.70	2.91	2.95
ewcastle Cash Lifetime ISA (Issues 1 & 2)	Annually	£1+	2.20	2.20	2.45	2.45
ewcastle Community Saver/ISA (Issue 8) &	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
ommunity Saver (Issue 1)	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
wegetle Direct Saver Plus	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
Newcastle Direct Saver Plus	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
nditional bonus rate paid subject to a maximum of four	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
hdrawals per year.	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
Newcastle Easy Saver/ISA (Issue 1 & 6)	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
ewcastie Easy SaverrisA (Issue 1 & 6)	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
	Monthly (inc. bonus)	£1 - £40,000	1.98	2.00	2.23	2.25
ewcastle First Home Saver/ISA	Monthly (exc. bonus)	£1 - £40,000	1.88	1.90	2.13	2.15
nditional bonus rate paid monthly subject to at least one de	posit and no withdrawals in each	calendar month.				
ewcastle Help to Buy: ISA	Monthly	£1+	2.18	2.20	2.42	2.45
	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
ewcastle Maturity Account/ISA	Monthly	£1 - £1,000,000	1.98	2.00	2.23	2.25
ewcastle Monthly Access Saver/ISA	Monthly (inc. bonus)	£1 - £1,000,000	1.98	2.00	2.23	2.25
•	Monthly (exc. bonus)	£1 - £1,000,000	1.88	1.90	2.13	2.15
nditional bonus paid where one withdrawal or less is made	per month.	2. 2.,000,000				
ewcastle Monthly Saver	Annually (inc. bonus)	£10 - £1,000,000	2.00	2.00	2.25	2.25
weashe wonding saver	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
nditional bonus rate paid on annual anniversary, subject to	at least 11 monthly contributions	of £10 or more and no mo				
ewcastle Online Saver	Annually	£1 - £1,000,000	2.00	2.00	2.25	2.25
ewcastle 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
onditional bonus rate paid on the 1st of each month, refer to						
ewcastle Triple Access Saver/ISA	Annually (inc. bonus)	£1 - £1,000,000	2.95	2.95	3.20	3.20
ssue 5)	Annually (exc. bonus)	£1 - £1,000,000	1.90	1.90	2.15	2.15
enditional bonus rate paid where three withdrawals or less a		£1 £1 000 000	2.65	2 65	2 00	2 00
uadruple Access Saver/ISA (Issue 1)	Annually (inc. bonus)	£1 - £1,000,000	3.65 2.15	3.65	3.90 2.40	3.90
nditional hanus rate poid where four with describe as the	Annually (exc. bonus)	£1 - £1,000,000	۷. ان	2.15	2. <del>4</del> U	2.40
nditional bonus rate paid where four withdrawals or less are	Annually (inc. bonus)	C40 C4 000 000	2.00	2.00	2.05	2.05
egular Saver Plus	Annually (exc. bonus)	£10 - £1,000,000	2.00	2.00	2.25	2.25
nditional bonus rate paid on annual anniversary, subject to	,	£1 - £1,000,000	1.90 trawal each year	1.90	2.15	2.15
	Annually (inc. bonus)	£1 - £1,000,000	2.00	2.00	2.25	2.25
vings Account	Annually (exc. bonus)					
nditional bonus rate of 0.10% paid if at least 2 deposits and	,	£1 - £1,000,000  12 months up to and include	1.90 ling 20 March each vear.	1.90	2.15	2.15
	Annually (inc. bonus)	£1+	3.80	3.80	4.05	4.05
ngle Access ISA (Issue 1)	Annually (exc. bonus)	£1+	1.90	1.90	2.15	2.15
nditional bonus rate paid where one withdrawal or less is m	,	~1.	1.00	1.00	2.10	2.10

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 2025).