



Savings & Investments

Current and Closed
Variable Savings Account
Interest Rates

Effective from 1st February 2022

[newcastle.co.uk](https://www.newcastle.co.uk)



Our Interest Rates

Please refer to the Product Terms and Conditions and the Savings General Terms & Conditions for full product details. All interest rates are variable except where indicated.

- 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. ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in the future.
- Please refer to the **www.gov.uk** website for details on the different tax thresholds and what action may be required by yourself.
- We can deduct any tax from the rate of interest where we're allowed to do so by law.
- If you are responsible for tax in a country other than the UK, or in addition to any UK tax responsibility you may have, we may provide details of your account to the tax authorities of these other countries if we're required to do so by law.
- If you make your investment by cheque it will earn interest from the second business day after receipt. When an investment is made in cash or bank transfer or from another account with Newcastle Building Society (cleared funds) or an Automated Payment, interest is paid from the day of receipt until the day prior to withdrawal. (Business days exclude Saturdays, Sundays and English Bank Holidays).
- ***'Gross'** means the contractual rate of interest without the deduction of tax.
- ****'AER'** stands for the Annual Equivalent Rate, a notional rate which illustrates what the interest rate would be if paid and compounded on an annual basis.
- *******ISA interest is paid tax-free. 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.

Whenever Newcastle Building Society revises its rates, notification and details of any changes are always published in the following ways:

- Notices and leaflets displayed in all of our branches;
- On our website: **www.newcastle.co.uk**

If you have a fixed rate account, the interest rates are not included in this leaflet. Please refer to your original Product Terms and Conditions for the interest rate payable as this will not change before the maturity date.

Newcastle Building Society passes on Bank of England base rate increase to its members

When the Bank of England increased interest rates by 0.15% in December, any member with a savings or mortgage product directly linked to the base rate will have seen their rate change automatically in accordance with the terms and conditions of their product.

We also applied the full rate rise in full to the majority of our variable rate savings products, a decision which meant that 97% of our savings members with a variable rate savings product have benefitted from a rate increase of 0.15%. This change was effective from 1 February 2022.

We won't write to you specifically to tell you when your savings rate has increased, but you can find out your account rate by visiting www.newcastle.co.uk/savings/manage-your-savings-account/interest-rates, by visiting your local branch or contacting us on 0345 7344 345 (lines open Monday to Friday 8am to 6pm).

Current Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Monthly Access Saver/ISA						
Monthly Interest (inc. bonus) £500 - £250,000	0.50*	0.50*	0.55**	0.55**	0.55	0.55
Monthly Interest (exc. bonus) £500 - £250,000	0.10*	0.10*	0.10**	0.10**	0.25	0.25
To qualify for the bonus you must make no more than one withdrawal per Calendar Month. *Product available 11 August 2021. **Rates effective 1 October 2021. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
My Newcastle Saver 2022						
Annual Interest £1 - £5,000	-	-	-	-	0.50*	0.50*
Monthly Interest £1 - £5,000	-	-	-	-	0.50*	0.50*
*Product available 27 January 2022.						
Newcastle Children's Saver						
Annual Interest £1 - £25,000	-	-	1.65*	1.65*	1.80	1.80
*Product available 22 July 2021.						
Newcastle Business Saver (Issue 2)/Newcastle Online Business Saver						
Annual Interest £1 - £1,000,000	0.25	0.25	0.25	0.25	0.40	0.40
Monthly Interest £1 - £1,000,000	0.25	0.25	0.25	0.25	0.40	0.40
To open this account your legal business status must be either a Limited Company or Partnership, Sole Trader or a Limited Liability Partnership. Newcastle Online Business Saver available 1 November 2021.						
Newcastle Easy Saver/ISA (Issue 3)						
Annual Interest £1 - £250,000	0.15	0.15	0.15	0.15	0.30	0.30
Monthly Interest £1 - £250,000	0.15	0.15	0.15	0.15	0.30	0.30
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Cash Lifetime ISA (Issue 3)						
Annual Interest £1 - £250,000	0.35	0.35	0.35	0.35	0.50	0.50
Available via our website only. For details of the Lifetime ISA government bonus, please visit: www.gov.uk/lifetime-isa ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Junior Cash ISA						
Annual Interest £1 +	1.60	1.60	1.60	1.60	1.75	1.75
Withdrawals are not permitted until the child's 18th birthday. ***ISA interest is paid tax-free, which means it's exempt from income tax.						

Current Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Ongoing Service Saver/ISA						
Annual Interest						
£1 - £250,000	0.35	0.35	0.35	0.35	0.50	0.50
Monthly Interest						
£1 - £250,000	0.35	0.35	0.35	0.35	0.50	0.50
<p>The Account is exclusively available for Ongoing Service customers of Newcastle Financial Advisers Limited (NFAL), Your Money Manager Ongoing Monitor and Review Service. Newcastle Building Society introduces to NFAL for advice on investments, pensions, life and protection insurance, and inheritance tax planning. NFAL is an appointed representative of The Openwork Partnership which is a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority. ISA interest is paid annually. ***ISA interest is paid tax-free, which means it's exempt from income tax.</p>						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Children's Regular Monthly Saver						
Annual Interest (inc. bonus)						
£1 - £1,000,000	1.45	1.45	1.45	1.45	1.60	1.60
Annual Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
<p>Bonus rate includes a conditional bonus of 1.35% paid annually on the anniversary of account opening. To qualify for the bonus you must make a minimum of 11 monthly contributions of £10 or more in the account and no more than six withdrawals in the year.</p>						
Easy Access Saver/ISA (Branch Exclusive)						
Annual Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Easy Saver/ISA (Issue 4) (Branch Exclusive)						
Annual Interest						
£1 - £250,000	-	-	0.25*	0.25*	0.40	0.40
Monthly Interest						
£1 - £250,000	-	-	0.25*	0.25*	0.40	0.40
*Product available 21 June 2021. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Maturity Plus/ISA & Maturity Plus/ISA (Issue 5)						
Annual Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Maturity Plus/Maturity Plus ISA (Issue 6)						
Annual Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
The annual interest rate is guaranteed to be no less than the Bank of England Rate less 0.25% until 31 December 2022. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Maturity Account/ISA						
Annual Interest						
£1 - £250,000	-	-	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £250,000	-	-	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle 90 Day Notice Saver (Issues 1 - 3)						
Annual Interest						
£1 - £250,000	0.50	0.50	0.50	0.50	0.65	0.65
Monthly Interest						
£1 - £250,000	0.50	0.50	0.50	0.50	0.65	0.65
Newcastle Access Maturity Account/ISA						
Annual Interest						
£1 - £500,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £500,000	0.10	0.10	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Access Saver Deposit/ISA						
Annual Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
ISA interest is paid annually. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Base Rate Tracker/ISA						
Annual Interest						
£1 - £1,000,000	0.10	0.10	0.25	0.25	0.50*	0.50*
Monthly Interest						
£1 - £1,000,000	0.10	0.10	0.25	0.25	0.50*	0.50*
*Rates effective 4 February 2022. ***ISA interest is paid tax-free, which means it's exempt from income tax.						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Base Rate Tracker Deposit/ISA						
Annual Interest						
£1 - £1,000,000	0.10	0.10	0.25	0.25	0.50*	0.50*
Monthly Interest						
£1 - £1,000,000	0.10	0.10	0.25	0.25	0.50*	0.50*
*Rates effective 4 February 2022.***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Big Home Saver/ISA (Issues 1 - 3)						
Monthly Interest (inc. bonus)						
£1 - £30,000	0.45	0.45	0.45	0.45	0.60	0.60
Monthly Interest (exc. bonus)						
£1 - £30,000	0.10	0.10	0.10	0.10	0.25	0.25
Bonus rate includes a conditional bonus of 0.35% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period. For details of the cash bonus available for this product, please refer to the Product Terms and Conditions.***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Big Little Junior Cash ISA						
Monthly Interest (inc. bonus)						
£1+	1.75	1.76	1.75	1.76	1.90	1.92
Monthly Interest (exc. bonus)						
£1+	0.45	0.45	0.45	0.45	0.60	0.60
Bonus rate includes a conditional bonus of 1.30% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit in each bonus qualifying period. Withdrawals are not permitted until the child's 18th birthday.***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Big Little Saver						
Monthly Interest (inc. bonus)						
£1+	1.45	1.46	1.45	1.46	1.60	1.61
Monthly Interest (exc. bonus)						
£1+	0.45	0.45	0.45	0.45	0.60	0.60
Bonus rate includes a conditional bonus of 1.00% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period.						
Newcastle Bonus Saver Deposit/ISA						
Annual Interest (inc. bonus)						
£1 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
Monthly Interest (inc. bonus)						
£1 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
To qualify for the bonus you must not make more than 2 withdrawals between 1 December and 30 November each year.						
Annual Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
ISA interest is paid annually.***ISA interest is paid tax-free, which means it's exempt from income tax.						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Business Saver						
Annual Interest						
£1 - £1,000,000	0.25	0.25	0.25	0.25	0.40	0.40
Monthly Interest						
£1 - £1,000,000	0.25	0.25	0.25	0.25	0.40	0.40
To open this account your legal business status must be either a Limited Company or Partnership, Sole Trader or a Limited Liability Partnership.						
Newcastle Cash Lifetime ISA (Issues 1 & 2)						
Annual Interest						
£1 - £250,000	0.35	0.35	0.35	0.35	0.50	0.50
For details of the Lifetime ISA government bonus, please visit: www.gov.uk/lifetime-isa ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Cash ISA						
Half Yearly Interest						
£1 - £1,000,000	0.10	0.10	0.25	0.25	0.50*	0.50*
*Rates effective 4 February 2022. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Community Saver/ISA (Issues 1 - 9)						
Annual Interest						
£1 - £250,000	0.25	0.25	0.25	0.25	0.40	0.40
Monthly Interest						
£1 - £250,000	0.25	0.25	0.25	0.25	0.40	0.40
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Direct Saver Plus						
Annual Interest (inc. bonus)						
£1 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
Monthly Interest (inc. bonus)						
£1 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
Penalty free withdrawals limited to a maximum of four withdrawals per year.						
Annual Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Interest rates (upon 5th withdrawal until anniversary date).						
Newcastle Easy Access ISA						
Annual Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Easy Access Saver/ISA (Issue 2)						
Annual Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Easy Saver/ISA (Issues 1 & 2)						
Annual Interest						
£1 - £250,000	0.25	0.25	0.25	0.25	0.40	0.40
Monthly Interest						
£1 - £250,000	0.25	0.25	0.25	0.25	0.40	0.40
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle First Home Saver/ISA						
Monthly Interest (inc. bonus)						
£1 - £40,000	1.25	1.26	1.25	1.26	1.40	1.41
Monthly Interest (exc. bonus)						
£1 - £40,000	0.60	0.60	0.60	0.60	0.75	0.75
Bonus rate includes a conditional bonus of 0.65% paid monthly. To qualify for the bonus rate you must make at least one deposit and no withdrawals in each calendar month. For details of the cash bonus available for this product please refer to the Product Terms and Conditions. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Help to Buy: ISA						
Monthly Interest						
£1+	1.63	1.64	1.63	1.64	1.78	1.79
For the Help to Buy: ISA government bonus payment, please visit www.ownyourhome.gov.uk ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Monthly Saver						
Annual Interest						
£10 - £1,000,000 (inc. bonus)	0.45	0.45	0.45	0.45	0.60	0.60
Annual Interest						
£1 - £1,000,000 (exc. bonus)	0.10	0.10	0.10	0.10	0.25	0.25
Bonus rate includes a conditional bonus of 0.35% paid annually on the anniversary of account opening. To qualify for the bonus you must make at least 11 monthly contributions of £10 or more and make no more than one withdrawal in the year.						
Newcastle Online Saver						
Annual Interest						
£1 - £500,000	0.10	0.10	0.10	0.10	0.25	0.25

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Online Access Saver Deposit/ISA						
Annual Interest						
£100,000+	0.10	0.10	0.10	0.10	0.25	0.25
£1 - £99,999.99	0.10	0.10	0.10	0.10	0.25	0.25
Monthly Interest						
£100,000+	0.10	0.10	0.10	0.10	0.25	0.25
£1 - £99,999.99	0.10	0.10	0.10	0.10	0.25	0.25
ISA interest is paid annually. ***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Online Access Saver/ISA						
Annual Interest						
£500 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
£1 - £499.99	0.10	0.10	0.10	0.10	0.30	0.30
Monthly Interest						
£500 - £1,000,000	0.15	0.15	0.15	0.15	0.30	0.30
£1 - £499.99	0.10	0.10	0.10	0.10	0.30	0.30
***ISA interest is paid tax-free, which means it's exempt from income tax.						
Newcastle Regular Saver, 0-10, 11-15						
Monthly Interest (inc. bonus)						
£1 - £25,000	1.65	1.66	1.65	1.66	1.80	1.81
Monthly Interest (exc. bonus)						
£1 - £25,000	0.25	0.25	0.25	0.25	0.40	0.40
Bonus rate includes a conditional bonus of 1.40%, paid on the 1st of each month. Please refer to the Product Terms and Conditions for further details of the bonus rate.						
Newcastle Regular Saver Plus						
Annual Interest (inc. bonus)						
£10 - £1,000,000	0.45	0.45	0.45	0.45	0.60	0.60
Annual Interest (exc. bonus)						
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25
Bonus rate includes a conditional bonus of 0.35% paid annually on anniversary of account opening, subject to £10 or more contributed each month and no more than one withdrawal per calendar year.						
Newcastle Triple Access Saver						
Annual Interest (inc. bonus)						
£1 - £250,000	0.90	0.90	0.60**	0.60**	0.60	0.60
Annual Interest (exc. bonus*)						
£1 - £250,000	0.25	0.25	0.25**	0.25**	0.25	0.25
Penalty free withdrawals limited to a maximum of three withdrawals per year. *Interest rate upon 4th withdrawal until anniversary date. **Rates effective 7 December 2021.						

Closed Issues - Rates effective from 1st February 2022 (unless stated otherwise)

Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Savings Account (Formerly AMP Savings Account)						
Annual Interest (inc. bonus) £1 - £250,000	0.20	0.20	0.20	0.20	0.35	0.35
Annual Interest (exc. bonus) £1 - £250,000	0.10	0.10	0.10	0.10	0.25	0.25
Bonus rate includes a conditional bonus of 0.10% if 2 deposits and no withdrawals have been made in the 12 months up to, and including 20 March each year. This amount will be included in the annual interest that is paid on 31 March.						
Short Term Deposit						
Annual Interest £20,000+	0.10	0.10	0.10	0.10	0.25	0.25
£1 - £19,999.99	0.10	0.10	0.10	0.10	0.25	0.25
Legg Mason Invest/ Hargreaves Lansdown						
Annual Interest £1+	0.10	0.10	0.25	0.25	0.50*	0.50*
*Rate effective 4 February 2022.						



Call: **0345 734 4345** Monday to Friday 8am to 6pm

We may monitor and record telephone calls for training and security purposes.

Visit us online: www.newcastle.co.uk

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.

All interest rates are correct as at time of print (March 2022). DEV005