Savings & Investments

Current and Closed Variable Savings Account Interest Rates

SURONO

Effective from 1st February 2022



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).

	Rate Effective from		Rate Effective from		Rate Effective from	
Account	16 February	2021	17 December 2021		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						
Rates effective 1 October 2021. *ISA interest is pair						
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)/Ne	wcastle Or	line Bu	isiness Sav	er		
Annual Interest						
£1 - £1,000,000	0.25	0.25	0.25	0.25	0.40	0.40
Monthly Interest	0.20	0.20	0.20	0.20	0.10	0.10
£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						
Liability Partnership. Newcastle Online Business Saver				311p, 00ic	Induct of a Lift	iiteu
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 exemp	pt 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 Lifetin			s, please visit: v	www.gov.u	k/lifetime-isa	
***ISA interest is paid tax-free, which means it's exempt	nomine ta)	-				
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 bin	rthday. ***ISA in	terest is p	aid tax-free, wh	nich mean	s it's exempt fr	om
income tax.						

Account	Rate Effective from 16 February 2021 *Gross p.a. % **AER %		Rate Effective from 17 December 2021 *Gross p.a. % **AER %		Rate Effective from 1 February 2022 *Gross p.a. % **AEF	
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

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.

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

Account	Rate Effective from 16 February 2021 *Gross p.a. % **AER %		Rate Effective from 17 December 2021 *Gross p.a. % **AER %		Rate Effectiv 1 February *Gross p.a. %	2022
Children's Regular Monthly Saver Annual Interest (inc. bonus) £1 - £1,000,000 Annual Interest (exc. bonus)	1.45	1.45	1.45	1.45	1.60	1.60
£1 - £1,000,000	0.10	0.10	0.10	0.10	0.25	0.25

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 \pounds 10 or more in the account and no more than six withdrawals in the year.

Easy Access Saver/ISA (Branch Exclusion)	ive)					
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 exemption	neans it's exempt from income tax.					

Newcastle Easy Saver/ISA (Issue 4) (Br	anch Excl	usive)					
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	
11-1200,000			0.20	0.20	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.						

Account	Rate Effectiv 16 Februar	y 2021	Rate Effectiv	er 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	0.10	0.10	0.10	0.10	0.05	0.05
£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 interest is paid tax-free, which means it's exempt fro		England I	Rate less 0.25%	until 31 D	ecember 2022	. ***ISA
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 exe	mpt from incom	e tax.				
Newcastle 90 Day Notice Saver (Issue	es 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/I	SA					
Annual Interest	010	010	010	010	0.05	0.05
£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 exer						
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 ta	ax-free, which me	eans it's ex	empt from inco	ome tax.		
Newcastle Base Rate Tracker/ISA						
Annual Interest	0.10	0.10	0.05	0.05	0.50*	0.50+
£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 j						0.00

*Rates effective 4 February 2022.***ISA interest is paid tax-free, which means it's exempt from income tax.

Account	16 Februa	Rate Effective from 16 February 2021 *Gross p.a. % **AER %		Rate Effective from 17 December 2021 *Gross p.a. % **AER %		ve from 2022 **AER %
Newcastle Base Rate Tracker Depo	sit/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, whic	ch means if	's exempt from	n income t	ax.	
Newcastle Big Home Saver/ISA (Is	sues 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 Monthly Interest (inc. bonus)	0.15	0.15	0.15	0.15	0.30	0.30
£1 - £1,000,000 To qualify for the bonus you must not make more that	0.15 n 2 withdrawa	0.15 Is between	0.15 1 December a	0.15 and 30 Nove	0.30 ember each y	0.30 ear.
Annual Interest (exc. bonus) £1 - £1,000,000 Monthly Interest (exc. bonus)	0.10	0.10	0.10	0.10	0.25	0.25
£1 - £1,000,000 ISA interest is paid annually. ***ISA interest is paid tax-	0.10 free, which m	0.10 Ieans it's exi	0.10 empt from inc	0.10 come tax.	0.25	0.25

Account	Rate Effectiv 16 February *Gross p.a. %	/ 2021	Rate Effectiv 17 Decembe *Gross p.a. %	er 2021	Rate Effectiv 1 February *Gross p.a. %	2022
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 Liability Partnership.	be either a Lim	ited Comj	pany or Partner	ship, Sole	Trader or a Lin	nited
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, plea means it's exempt from income tax.	ase visit: www.g	jov.uk/life	time-isa ***ISA i	interest is	paid tax-free, v	which
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 pai	d tax-free, whic	h means i	it's exempt from	n income 1	tax.	
Newcastle Community Saver/ISA (Issue	es 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	025	0.25	0.25	0.40	0.40
***ISA interest is paid tax-free, which means it's exemp	ot 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	r withdrawals p	er 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 d	late).					
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	t from income t	ах.				

Account	Rate Effectiv 16 February	/ 2021	Rate Effectiv 17 Decembe	r 2021	Rate Effectiv 1 February	2022	
	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	*Gross p.a. %	**AER %	
Newcastle Easy Access Saver/ISA (Iss	ue 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 exer	npt from income	e tax.					
Newcastle Easy Saver/ISA (Issues 1 & 2	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 exer	npt from income	e 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% pa							
deposit and no withdrawals in each calendar month the Product Terms and Conditions. ***ISA interest is						rer to	
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 paymen which means it's exempt from income tax.	t, please visit wy	vw.ownyo	urnome.gov.uk	""ISA Inte	erest is paid tai	k-tree,	
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% pa bonus you must make at least 11 monthly contribution							
Noveantle Online Sever							
Newcastle Online Saver							

Annual Interest						
£1 - £500,000	0.10	0.10	0.10	0.10	0.25	0.25

Account Rate Effective from 16 February 2021 (3rose p.a. \$" *4.EK \$" Rate Effective from 16 relevany 2021 (3rose p.a. \$" *4.EK \$" Rate Effective from 16 relevany 2022 (3rose p.a. \$" *4.EK \$" Newcastle Online Access Saver Deposit/ISA Annual Interest (500,000+ 010 0.10 0.10 0.10 0.25 0.25 E1 - 599,999,99 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E1 - 599,999,99 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E3 Interest E1 - 599,999,99 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E3 Interest E1 - 699,999,99 0.10 0.10 0.10 0.10 0.20 0.30 0.30 Newcastle Online Access Saver/ISA Annual Interest E500 - 61,000,000 0.15 0.15 0.15 0.30 0.30 E1 - 649,99 0.10 0.10 0.10 0.30 0.30 0.30 E1 - 649,999 0.10 0.10 0.10 0.10 0.30 0.30 E1 - 625,000 1.65 1.66 1.65							
Veroas pa. * "VAER * "Gross pa. * "VAER * "Gross pa. * "VAER * Newcastle Online Access Saver Deposit/ISA Annual Interest 010 0.10 0.10 0.10 0.25 0.25 I - 9999999 0.10 0.10 0.10 0.10 0.25 0.25 Monthly Interest 0.10 0.10 0.10 0.10 0.25 0.25 SA 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 5500 - £1000000 0.15 0.15 0.15 0.30 0.30 SOO - £1000000 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. Interest is paid tax-free, which means it's exempt from income tax. Interest is paid tax-free, which means it's exempt from income tax. Newcastle Regular Saver, 0-10, 11-15 Nonthly Interest (nc. bonus) 1 1 1 1 1 E1 - £25,000 0.25 0.25 0.25 0.25 0.40 0.40 Bonu	Account	Rate Effective from 16 February 2021		Rate Effective from 17 December 2021		Rate Effective from 1 February 2022	
Annual Interest 0.10							
Annual Interest 0.10	Neurosette Online Assess Course Demos	-//0.1					
£100,000+ 0.10 0.10 0.10 0.10 0.10 0.10 0.25 0.25 Monthly Interest 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E100,000+ 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E100,000+ 0.10 0.10 0.10 0.10 0.10 0.25 0.25 E1 - £99,999.99 0.10 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 0.30 0.30 0.30 Monthly Interest 0.10 0.10 0.10 0.10 0.30 0.30 E1 - £499.99 0.10 0.10 0.10 0.10 0.30 0.30 E1 - £499.99 0.10 0.10 0.10 0.10 0.30 0.30 E1 - £25,000 1.65 1.66 1.65 1.66 1.80 1.81 Monthly Interest (inc. bonus) E1 - £25,000 0.45 0.45 0.45 0.60		t/ISA					
£1 - £99,999.99 0.10 0.10 0.10 0.10 0.10 0.10 0.10 0.10 0.10 0.25 0.25 Monthly Interest £100,0004 0.10 0.10 0.10 0.10 0.10 0.10 0.25 0.25 Sk Interest is paid annually. ***ISA interest is paid tax free, which means it's exempt from income tax. Newcastle Online Access Saver/ISA 0.10 0.10 0.10 0.30		010	010	010	010	0.25	0.25
Nonthy Interest E100,000+ E1 - £99,999.99 0.10 0.10 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 Newcastle Online Access Saver/ISA Annual Interest E500 - £1,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Monthy Interest E500 - £1,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Scot - £1,000,000 0.15 0.15 0.15 0.10 0.30 0.30 Monthy Interest E500 - £1,000,000 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. Issue free, which means it's exempt from income tax. Issue free, which means it's exempt from income tax. Issue free, which means it's exempt from income tax. Nonthy Interest (inc. bonus) 1.45 1.66 1.65 1.66 1.80 1.81 Monthy Interest (inc. bonus) 2.1 2.5,000 0.45 0.45 0.45 0.60 0.60							
£100,000+ 0.10 0.10 0.10 0.10 0.10 0.10 0.25 0.25 ISA lineers is paid annually. ***ISA interest is paid tax/ree, which means it's exempt from income tax. Newcastle Online Access Saver/ISA Newcastle Online Access Saver/ISA Newcastle Online Access Saver/ISA Annual interest 2500 - £1,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Konthij Interest 2500 - £0,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Monthij Interest 2500 - £1,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Kisto - £1,000,000 0.15 0.15 0.15 0.15 0.30 0.30 Kisto - £1,000,000 0.15 0.15 0.15 0.15 0.16 0.10 0.10 0.30 0.30 Kisto - £2,000 0.16 0.10 0.10 0.10 0.40 0.40 Ronthij Interest (inc. bonus) 1.45 1.66 1.65 1.66 1.80 1.81 Monthij Interest (inc. bonus		0.10	0.10	0.10	0.10	0.20	0.20
£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 New Castle Online Access Saver/ISA Annual Interest 0.10 0.15 0.15 0.15 0.15 0.15 0.30 0.30 E1 - £499.99 0.10 0.10 0.10 0.10 0.10 0.30 0.30 Kewcastle Regular Saver, O-10, 11-15 0.15 0.15 0.15 0.16 0.80 0.30 Kewcastle Regular Saver, O-10, 11-15 0.25 0.25 0.25 0.25 0.25 0.40 0.40 Monthly Interest (inc. bonus) 1.65 1.66 1.65 1.66 1.80 1.81 Monthly Interest (inc. bonus) 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 exchances refer to the Product Terms and Conditional for further details of the bonus rate. 1.65 0.45 0.45 0.60 0.60 Annual Interest (inc. bonus) 0.10 0.10 0.10 0.10 0.10		010	010	010	010	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 (2500 - £1000,000 0.15 0.15 0.15 0.15 0.15 0.30 0.30 Monthly Interest (2500 - £1000,000 0.15 0.15 0.15 0.15 0.15 0.30 0.30 Monthly Interest (2500 - £1000,000 0.15 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 Online Access Saver/ISA Image: Control on the second stress of t						0.20	0.20
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£1 - £250,000 0.25 0.25 0.25** 0.25** 0.25 0.25	Annual Interest (exc. bonus*)						
Penalty free withdrawals limited to a maximum of three withdrawals per year. *Interest rate upon 4th withdrawal until		0.25	0.25	0.25**	0.25**	0.25	0.25
	Penalty free withdrawals limited to a maximum of thr	ee withdrawals	per year. *	Interest rate up	oon 4th wi	thdrawal until	

Account	Rate Effective from 16 February 2021 *Gross p.a. % **AER %		Rate Effective from 17 December 2021 *Gross p.a. % **AER %		Rate Effective from 1 February 2022 *Gross p.a. % **AER	
Savings Account (Formerly AMP Saving	gs 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+ £1 - £19,999.99	0.10 0.10	0.10 0.10	0.10 0.10	0.10 0.10	0.25 0.25	0.25 0.25

Leggmason Invest/ Hargreaves Lansdo	wn					
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