



Savings & Investments

Current and Closed Variable Rate Savings Accounts

Effective from 1st February 2023

[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.
- All 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; or
- 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.

Current Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|--|------------------------|---------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Easy Saver/ISA (Issue 5) | Annually | £1 - £250,000 | - | - | - | - | - | - | 1.00 | 1.00 | 1.25 | 1.25 | 1.25 | 1.25 | 2.00 | 2.00 | 2.25 | 2.25 |
| | Monthly | £1 - £250,000 | - | - | - | - | - | - | 1.00 | 1.00 | 1.24 | 1.25 | 1.24 | 1.25 | 1.98 | 2.00 | 2.23 | 2.25 |
| Product available from 18 July 2022. | | | | | | | | | | | | | | | | | | |
| Newcastle Cash Lifetime ISA (Issue 3) | Annually | £1+ | 0.50 | 0.50 | 0.50 | 0.50 | 0.70 | 0.70 | 0.70 | 0.70 | 1.20 | 1.20 | 1.20 | 1.20 | 1.50 | 1.50 | 2.00 | 2.00 |
| Available via our website only. | | | | | | | | | | | | | | | | | | |
| Newcastle Children's Saver | Annually | £1 - £25,000 | 1.80 | 1.80 | 1.80 | 1.80 | 2.00 | 2.00 | 2.00 | 2.00 | 2.50 | 2.50 | 2.50 | 2.50 | 3.00 | 3.00 | 3.00 | 3.00 |
| Newcastle Junior Cash ISA | Annually | £1+ | 1.75 | 1.75 | 1.75 | 1.75 | 2.00 | 2.00 | 2.00 | 2.00 | 2.50 | 2.50 | 2.50 | 2.50 | 3.00 | 3.00 | 3.00 | 3.00 |
| Withdrawals are not permitted until the child's 18th birthday. | | | | | | | | | | | | | | | | | | |
| Newcastle Triple Access Saver/ISA (Issue 4) | Annually (inc. bonus) | £1 - £250,000 | - | - | - | - | - | - | - | - | - | - | - | - | 2.75 | 2.75 | 3.05* | 3.05* |
| | Annually (exc. bonus#) | £1 - £250,000 | - | - | - | - | - | - | - | - | - | - | - | - | 1.75 | 1.75 | 1.75* | 1.75* |

Penalty free withdrawals limited to a maximum of three per year. #Interest rate upon 4th withdrawal until anniversary date. Newcastle Triple Access Saver (Issue 4) available from 19 Jan 2023, Newcastle Triple Access ISA (Issue 4) available from 27 Jan 2023. * Rates as at 3 Feb 2023

Current Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---|---------------|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Business Saver (Issue 2) & Newcastle Online Business Saver | Annually | £1 - £1,000,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.65 | 0.65 | 0.85 | 0.85 | 1.35 | 1.35 | 1.75 | 1.75 | 2.00 | 2.00 | 2.00 | 2.00 |
| | Monthly | £1 - £1,000,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.65 | 0.65 | 0.85 | 0.85 | 1.34 | 1.35 | 1.74 | 1.75 | 1.98 | 2.00 | 1.98 | 2.00 |
| To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership. | | | | | | | | | | | | | | | | | | |
| Newcastle Business 60 Day Notice Saver | Annually | £1 - £1,000,000 | - | - | - | - | - | - | 1.10 | 1.10 | 1.60 | 1.60 | 2.00 | 2.00 | 2.25 | 2.25 | 2.25 | 2.25 |
| | Monthly | £1 - £1,000,000 | - | - | - | - | - | - | 1.09 | 1.10 | 1.59 | 1.60 | 1.98 | 2.00 | 2.23 | 2.25 | 2.23 | 2.25 |
| To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership. Product available from 11 July 2022. | | | | | | | | | | | | | | | | | | |
| Ongoing Service Saver/ISA | Annually | £1 - £250,000 | 0.50 | 0.50 | 0.60 | 0.60 | 0.85 | 0.85 | 1.10* | 1.10* | 1.35 | 1.35 | 1.35 | 1.35 | 2.10 | 2.10 | 2.35 | 2.35 |
| | Monthly | £1 - £250,000 | 0.50 | 0.50 | 0.60 | 0.60 | 0.85 | 0.85 | 1.09* | 1.10* | 1.34 | 1.35 | 1.34 | 1.35 | 2.08 | 2.10 | 2.33 | 2.35 |

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. *Rates as at 18 July 2022

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---|---------------|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| My Newcastle Saver 2022 | Annually | £1 - £5,000 | 0.50 | 0.50 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.25 | 1.25 | 1.25 | 1.25 | 2.00 | 2.00 | 2.00 | 2.00 |
| | Monthly | £1 - £5,000 | 0.50 | 0.50 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.24 | 1.25 | 1.24 | 1.25 | 1.98 | 2.00 | 1.98 | 2.00 |
| Newcastle 90 Day Notice Saver (Issues 1 - 3) | Annually | £1 - £250,000 | 0.65 | 0.65 | 0.65 | 0.65 | 0.90 | 0.90 | 0.90 | 0.90 | 1.40 | 1.40 | 1.40 | 1.40 | 2.10 | 2.10 | 2.35 | 2.35 |
| | Monthly | £1 - £250,000 | 0.65 | 0.65 | 0.65 | 0.65 | 0.90 | 0.90 | 0.90 | 0.90 | 1.39 | 1.40 | 1.39 | 1.40 | 2.08 | 2.10 | 2.33 | 2.35 |
| Newcastle Access Maturity Account/ISA | Annually | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| | Monthly | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| Newcastle Access Saver Deposit/ISA | Annually | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 |
| | Monthly | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.49 | 1.50 | 1.74 | 1.75 |
| Newcastle Base Rate Tracker Account/ISA | Annually | £1 - £1,000,000 | 0.75* | 0.75* | 1.00* | 1.00* | 1.25* | 1.25* | 1.75* | 1.75* | 2.25* | 2.25* | 3.00* | 3.00* | 3.50* | 3.50* | 4.00* | 4.00* |
| | Monthly | £1 - £1,000,000 | 0.75* | 0.75* | 1.00* | 1.00* | 1.24* | 1.25* | 1.74* | 1.75* | 2.23* | 2.25* | 2.96* | 3.00* | 3.45* | 3.50* | 3.93* | 4.00* |

*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate.

Rate change effective dates: 4 Feb 2022, 18 Mar 2022, 6 May 2022, 17 June 2022, 5 Aug 2022, 23 Sept 2022, 4 Nov 2022, 16 Dec 2022 and 3 Feb 2023.

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|--|----------------------|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Base Rate Tracker Deposit/ISA | Annually | £1 - £1,000,000 | 0.75* | 0.75* | 1.00* | 1.00* | 1.25* | 1.25* | 1.75* | 1.75* | 2.25* | 2.25* | 3.00* | 3.00* | 3.50* | 3.50* | 4.00* | 4.00* |
| | Monthly | £1 - £1,000,000 | 0.75* | 0.75* | 1.00* | 1.00* | 1.24* | 1.25* | 1.74* | 1.75* | 2.23* | 2.25* | 2.96* | 3.00* | 3.45* | 3.50* | 3.93* | 4.00* |
| *Rates effective from the day following the Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 4 Feb 2022, 18 Mar 2022, 6 May 2022, 17 June 2022, 5 Aug 2022, 23 Sept 2022, 4 Nov 2022, 16 Dec 2022 and 3 Feb 2023. | | | | | | | | | | | | | | | | | | |
| Newcastle Big Home Saver/ISA (Issues 1 - 3) | Monthly (inc. bonus) | £1 - £30,000 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.09 | 1.10 | 1.09 | 1.10 | 1.49 | 1.50 | 1.79 | 1.80 |
| | Monthly (exc. Bonus) | £1 - £30,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period. For details of the cash bonus available please refer to the Product Terms and Conditions. | | | | | | | | | | | | | | | | | | |
| Newcastle Big Little Junior Cash ISA | Monthly (inc. bonus) | £1+ | 1.90 | 1.92 | 1.90 | 1.92 | 1.98 | 2.00 | 1.98 | 2.00 | 2.47 | 2.50 | 2.47 | 2.50 | 2.96 | 3.00 | 2.96 | 3.00 |
| | Monthly (exc. Bonus) | £1+ | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.09 | 1.10 | 1.09 | 1.10 | 1.49 | 1.50 | 1.74 | 1.75 |
| Conditional bonus rate paid on the monthly anniversary subject to at least one deposit in each bonus qualifying period. Withdrawals are not permitted until the child's 18th birthday. | | | | | | | | | | | | | | | | | | |
| Newcastle Big Little Saver/16+ | Monthly (inc. bonus) | £1+ | 1.60 | 1.61 | 1.60 | 1.61 | 1.83 | 1.85 | 1.83 | 1.85 | 2.33 | 2.35 | 2.33 | 2.35 | 2.96 | 3.00 | 2.96 | 3.00 |
| | Monthly (exc. Bonus) | £1+ | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.09 | 1.10 | 1.09 | 1.10 | 1.49 | 1.50 | 1.74 | 1.75 |
| Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period. | | | | | | | | | | | | | | | | | | |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|--|-----------------------|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Bonus Saver Deposit/ISA | Annually (inc. bonus) | £1 - £1,000,000 | 0.30 | 0.30 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 1.05 | 1.05 | 1.05 | 1.05 | 1.50 | 1.50 | 1.80 | 1.80 |
| | Monthly (inc. bonus) | £1 - £1,000,000 | 0.30 | 0.30 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 1.04 | 1.05 | 1.04 | 1.05 | 1.49 | 1.50 | 1.79 | 1.80 |
| | Annually (exc. bonus) | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| | Monthly (exc. Bonus) | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| ISA interest is paid annually. To qualify for the bonus, you must not make more than two withdrawals between 1 December and 30 November each year. | | | | | | | | | | | | | | | | | | |
| Newcastle Business Saver | Annually | £1 - £1,000,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.65 | 0.65 | 0.85* | 0.85* | 1.35 | 1.35 | 1.75 | 1.75 | 2.00 | 2.00 | 2.00 | 2.00 |
| | Monthly | £1 - £1,000,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.65 | 0.65 | 0.85* | 0.85* | 1.34 | 1.35 | 1.74 | 1.75 | 1.98 | 2.00 | 1.98 | 2.00 |
| To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership. *Rates as at 5 Aug 22 | | | | | | | | | | | | | | | | | | |
| Newcastle Cash Lifetime ISA (Issues 1 & 2) | Annually | £1+ | 0.50 | 0.50 | 0.50 | 0.50 | 0.70 | 0.70 | 0.70 | 0.70 | 1.20 | 1.20 | 1.20 | 1.20 | 1.50 | 1.50 | 2.00 | 2.00 |
| Available via our website only. | | | | | | | | | | | | | | | | | | |
| Newcastle Cash ISA | Half Yearly | £1 - £1,000,000 | 0.75* | 0.75* | 1.00* | 1.00* | 1.25* | 1.25* | 1.75* | 1.75* | 2.24* | 2.25* | 2.98* | 3.00* | 3.47* | 3.50* | 3.96* | 4.00* |
| *Rates effective from the day following Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 4 Feb 2022, 18 Mar 2022, 6 May 2022, 17 June 2022, 5 Aug 2022, 23 Sept 2022, 4 Nov 2022, 16 Dec 2022 and 3 Feb 2023. | | | | | | | | | | | | | | | | | | |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | | |
|--|--|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | |
| Children's Regular Monthly/16+ | Annually (inc. bonus) | £1 - £1,000,000 | 1.60 | 1.60 | 1.60 | 1.60 | 1.85 | 1.85 | 1.85 | 1.85 | 2.35 | 2.35 | 2.35 | 2.35 | 3.00 | 3.00 | 3.00 | 3.00 | |
| | Annually (exc. Bonus) | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 | |
| Conditional bonus rate paid annually on the anniversary of account opening subject to a minimum of 11 monthly contributions of £10 or more and no more than six withdrawals in the year. | | | | | | | | | | | | | | | | | | | |
| Newcastle Community Saver/ISA (Issues 1 - 9) | Annually | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.25 | 1.25 | 1.25 | 1.25 | 2.00 | 2.00 | 2.00 | 2.00 | |
| | Monthly | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.24 | 1.25 | 1.24 | 1.25 | 1.98 | 2.00 | 1.98 | 2.00 | |
| Newcastle Direct Saver Plus | 4 withdrawals or less per year | | | | | | | | | | | | | | | | | | |
| | Annually | £1 - £1,000,000 | 0.30 | 0.30 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 1.05 | 1.05 | 1.05 | 1.05 | 1.50 | 1.50 | 1.80 | 1.80 | |
| | Monthly | £1 - £1,000,000 | 0.30 | 0.30 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 1.04 | 1.05 | 1.04 | 1.05 | 1.49 | 1.50 | 1.79 | 1.80 | |
| | Upon 5th withdrawal until anniversary date | | | | | | | | | | | | | | | | | | |
| | Annually | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 | |
| Monthly | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 | | |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---|---------------|---------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Easy Saver/ ISA (Issue 1) & Newcastle Easy Saver (Issue 2) | Annually | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.25 | 1.25 | 1.25 | 1.25 | 2.00 | 2.00 | 2.25 | 2.25 |
| | Monthly | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.24 | 1.25 | 1.24 | 1.25 | 1.98 | 2.00 | 2.23 | 2.25 |
| Newcastle Easy Saver/ ISA (Issue 3) | Annually | £1 - £250,000 | 0.30 | 0.30 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.25 | 1.25 | 1.25 | 1.25 | 2.00 | 2.00 | 2.25 | 2.25 |
| | Monthly | £1 - £250,000 | 0.30 | 0.30 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | 1.24 | 1.25 | 1.24 | 1.25 | 1.98 | 2.00 | 2.23 | 2.25 |
| Newcastle Easy Access Saver/ISA (Issues 1 & 2) | Annually | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | - | - | - | - | - | - | - | - |
| | Monthly | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | - | - | - | - | - | - | - | - |
| These products were discontinued 20 July 2022 and accounts transferred to other products. | | | | | | | | | | | | | | | | | | |
| Newcastle Easy Saver/ ISA (Issue 4) | Annually | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | - | - | - | - | - | - | - | - |
| | Monthly | £1 - £250,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.75 | 0.75 | 0.75 | 0.75 | - | - | - | - | - | - | - | - |
| These products were discontinued 20 July 2022 and accounts transferred to other products. | | | | | | | | | | | | | | | | | | |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---|--|-----------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle First Home Saver/ISA | Monthly (inc. bonus) | £1 - £40,000 | 1.40 | 1.41 | 1.40 | 1.41 | 1.40 | 1.41 | 1.40 | 1.41 | 1.89 | 1.91 | 1.89 | 1.91 | 1.89 | 1.91 | 1.89 | 1.91 |
| | Monthly (exc. bonus) | £1 - £40,000 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.24 | 1.25 | 1.24 | 1.25 | 1.24 | 1.25 | 1.74 | 1.75 |
| Conditional bonus rate paid monthly subject to 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. | | | | | | | | | | | | | | | | | | |
| Newcastle Help to Buy: ISA | Monthly | £1+ | 1.78 | 1.79 | 1.78 | 1.79 | 1.98 | 2.00 | 1.98 | 2.00 | 2.47 | 2.50 | 2.47 | 2.50 | 2.47 | 2.50 | 2.47 | 2.50 |
| For the Help to Buy: ISA government bonus payment, please visit www.ownyourhome.gov.uk . | | | | | | | | | | | | | | | | | | |
| Maturity Plus/ISA & Maturity Plus/ISA (Issue 5) | Annually | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| | Monthly | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| Maturity Plus/ISA (Issue 6) | Annually | £1 - £1,000,000 | 0.50* | 0.50* | 0.75* | 0.75* | 1.00* | 1.00* | 1.50* | 1.50* | 2.00* | 2.00* | 2.75* | 2.75* | 3.25* | 3.25* | 3.25 | 3.25 |
| | Monthly | £1 - £1,000,000 | 0.50* | 0.50* | 0.75* | 0.75* | 1.00* | 1.00* | 1.49* | 1.50* | 1.98* | 2.00* | 2.72* | 2.75* | 3.20* | 3.25* | 3.20 | 3.25 |
| *The annual interest rate is guaranteed to be no less than the Bank of England Rate less 0.25% until 31 Dec 2022. Rate change effective dates: 4 Feb 2022, 18 Mar 2022, 6 May 2022, 17 June 2022, 5 Aug 2022, 23 Sept 2022, 4 Nov 2022 and 16 Dec 2022. | | | | | | | | | | | | | | | | | | |
| Newcastle Monthly Access Saver/ISA | Monthly (1 withdrawal or less per month) | £1 - £250,000 | 0.55 | 0.55 | 0.55 | 0.55 | 0.80 | 0.80 | 0.80 | 0.80 | 1.29 | 1.30 | 1.29 | 1.30 | 1.98 | 2.00 | 2.47 | 2.50 |
| | Monthly (upon 2nd withdrawal per month) | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---|-----------------------|------------------|--------------------------------------|---------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| Newcastle Maturity Account/ISA | Annually | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| | Monthly | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| Newcastle Monthly Saver | Annually (inc. bonus) | £10 - £1,000,000 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.10 | 1.10 | 1.10 | 1.10 | 1.50 | 1.50 | 1.80 | 1.80 |
| | Annually (exc. bonus) | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| Conditional bonus rate paid annually on the anniversary of account opening subject to at least 11 monthly contributions of £10 or more and no more than one withdrawal in the year. | | | | | | | | | | | | | | | | | | |
| Newcastle Online Access Saver | Annually | £1 - £1,000,000 | 0.30 | 0.30 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 |
| | Monthly | £1 - £1,000,000 | 0.30 | 0.30 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.49 | 1.50 | 1.74 | 1.75 |
| Newcastle O/L Access Saver Deposit/ISA | Annually | £1+ | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 |
| | Monthly | £1+ | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.49 | 1.50 | 1.74 | 1.75 |
| Newcastle Online Saver | Annually | £1 - £500,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 |
| Newcastle Regular Saver, 0-10, 11-15 | Monthly (inc. bonus) | £1 - £25,000 | 1.80 | 1.81 | 1.80 | 1.81 | 1.80 | 1.81 | 1.80 | 1.81 | 2.29 | 2.31 | 2.29 | 2.31 | 2.29 | 2.31 | 2.29 | 2.31 |
| | Monthly (exc. bonus) | £1 - £25,000 | 0.40 | 0.40 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.24 | 1.25 | 1.74 | 1.75 |
| Conditional bonus rate paid on the 1st of each month. Please refer to the Product Terms and Conditions for further details of the bonus rate. | | | | | | | | | | | | | | | | | | |

Closed Issues - Variable Rate Savings Accounts Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|--|---------------------------------------|-----------------|--------------------------------------|--|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| | | | Regular Saver Plus | Annually (inc. bonus) £10 - £1,000,000 | £10 - £1,000,000 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.10 | 1.10 | 1.10 | 1.10 | 1.50 |
| | Annually (exc. bonus) £1 - £1,000,000 | £1 - £1,000,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| Conditional bonus rate paid annually on the anniversary of account opening, subject to £10 or more contributed each month and no more than one withdrawal each year. | | | | | | | | | | | | | | | | | | |
| Newcastle Triple Access Saver | Annually (inc. bonus) £1 - £250,000 | £1 - £250,000 | 0.60 | 0.60 | 0.60 | 0.60 | 0.80 | 0.80 | 0.80 | 0.80 | 1.30 | 1.30 | 1.30 | 1.30 | 2.00 | 2.00 | 2.50 | 2.50 |
| | Annually (exc. bonus#) £1 - £250,000 | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| Penalty free withdrawals limited to a maximum of three per year. #Interest rate upon 4th withdrawal until anniversary date. | | | | | | | | | | | | | | | | | | |
| Newcastle Triple Access Saver/ISA (Issue 2) | Annually (inc. bonus) £1 - £250,000 | £1 - £250,000 | - | - | - | - | - | - | 1.50 | 1.50 | 1.50 | 1.50 | 2.00 | 2.00 | 2.25 | 2.25 | 2.50 | 2.50 |
| | Annually (exc. bonus#) £1 - £250,000 | £1 - £250,000 | - | - | - | - | - | - | 0.75 | 0.75 | 0.75 | 0.75 | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| Penalty free withdrawals limited to a maximum of three withdrawals per year. #Interest rate upon 4th withdrawal until anniversary date. Product available from 18 July 2022. | | | | | | | | | | | | | | | | | | |
| Newcastle Triple Access Saver/ISA (Issue 3) | Annually (inc. bonus) £1 - £250,000 | £1 - £250,000 | - | - | - | - | - | - | - | - | - | - | 2.00 | 2.00 | 2.25 | 2.25 | 2.50 | 2.50 |
| | Annually (exc. bonus#) £1 - £250,000 | £1 - £250,000 | - | - | - | - | - | - | - | - | - | - | 1.00 | 1.00 | 1.25 | 1.25 | 1.75 | 1.75 |
| Penalty free withdrawals limited to a maximum of three withdrawals per year. #Interest rate upon 4th withdrawal until anniversary date. Product available from 1 Nov 2022. | | | | | | | | | | | | | | | | | | |
| Savings Account | Annually (inc. bonus) £1 - £250,000 | £1 - £250,000 | 0.35 | 0.35 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 1.10 | 1.10 | 1.10 | 1.10 | 1.50 | 1.50 | 1.85 | 1.85 |
| | Annually (exc. bonus) £1 - £250,000 | £1 - £250,000 | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.40 | 1.40 | 1.75 | 1.75 |
| Conditional bonus rate of 0.10% paid if two deposits and no withdrawals made in the 12 months up to and including 20 March each year. This amount will be included in annual interest paid 31 March. | | | | | | | | | | | | | | | | | | |

Closed Issues - Variable Rate Savings Accounts
Effective from 1st February 2023 (unless stated otherwise)

| Account | Interest Paid | Balance | Rates effective from 1 February 2022 | | Rates effective from 26 April 2022 | | Rates effective from 1 June 2022 | | Rates effective from 12 July 2022 | | Rates effective from 25 August 2022 | | Rates effective from 1 November 2022 | | Rates effective from 8 December 2022 | | Rates effective from 1 February 2023 | |
|---------------------------|---------------|---------|---|----------|------------------------------------|---------|----------------------------------|---------|-----------------------------------|---------|-------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % | *Gross p.a. % | **AER % |
| | | | Leggmason Investor Account / Hargreaves Lansdown Account | Annually | £1+ | 0.75* | 0.75* | 1.00* | 1.00* | 1.25* | 1.25* | 1.75* | 1.75* | 2.25* | 2.25* | 3.00* | 3.00* | 3.50* |
| Short Term Deposit | Annually | £1+ | 0.25 | 0.25 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.50 | 1.50 | 1.75 | 1.75 |

*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate.
Rate change effective dates: 4 Feb 2022, 18 Mar 2022, 6 May 2022, 17 June 2022, 5 Aug 2022, 23 Sept 2022, 4 Nov 2022, 16 Dec 2022 and 3 Feb 2023.



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 (February 2023). DEVO05_AGM