

Please refer to the Product Terms and Conditions and the Savings General Terms & Conditions for full product details. The interest rate payable is fixed and will not change before the maturity date.

Account	Account Term	Annual	Monthly	
		Current Gross pa%/AER%**	Current Gross pa %*	Current AER %**
Newcastle One Year Fixed Rate Bond / ISA (Issue 57)	1 year	1.80	1.79	1.80
Newcastle Five Year Fixed Rate Bond/ISA (Issue 23)	5 years	2.10	2.08	2.10
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 8)	18 months	0.80	0.80	0.80
Newcastle One Year Fixed Rate Bond / ISA (Issue 58)	1 year	1.80	1.79	1.80
Newcastle Two Year Fixed Rate Bond / ISA (Issue 63)	2 years	0.80	0.80	0.80
Newcastle Two Year Fixed Rate Bond / ISA (Issue 64)	2 years	0.80	0.80	0.80
Newcastle One Year Fixed Rate Bond / ISA (Issue 59)	1 year	2.10	1.80	2.10
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 9)	18 months	0.80	0.80	0.80
Newcastle Five Year Fixed Rate Bond/ISA (Issue 24)	5 years	2.10	2.08	2.10
Newcastle One Year Fixed Rate ISA (Issue 61)	1 year	3.60	3.54	3.60
Newcastle One Year Fixed Rate Bond (Issue 61)	1 year	4.10	4.03	4.10
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 10)	18 months	0.80	0.80	0.80
Newcastle Two Year Fixed Rate Bond / ISA (Issue 65)	2 years	0.80	0.80	0.80
Newcastle Five Year Fixed Rate Bond/ISA (Issue 25)	5 years	2.10	2.08	2.10
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 11)	18 months	1.20	1.19	1.20
Newcastle One Year Fixed Rate Bond / ISA (Issue 62)	1 year	3.40	3.35	3.40
Newcastle Two Year Fixed Rate Bond / ISA (Issue 66)	2 years	0.80	0.80	0.80
Newcastle One Year Fixed Rate Bond / ISA (Issue 63)	1 year	3.40	3.35	3.40
Newcastle One Year Fixed Rate Bond / ISA (Issue 65)	1 year	3.25	3.20	3.25
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 12)	18 months	1.55	1.54	1.55
Newcastle One Year Fixed Rate Bond / ISA (Issue 64)	1 year	3.25	3.20	3.25
Newcastle Two Year Fixed Rate Bond / ISA (Issue 67)	2 years	1.30	1.29	1.30
Newcastle Five Year Fixed Rate Bond/ISA (Issue 26)	5 years	2.10	2.08	2.10
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 13)	18 months	1.90	1.88	1.90
Newcastle Two Year Fixed Rate Bond / ISA (Issue 68)	2 years	1.30	1.29	1.30
Newcastle Two Year Fixed Rate Bond / ISA (Issue 69)	2 years	1.10	1.09	1.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 27)	5 years	2.10	2.08	2.10
One Year Fixed Rate Bond / ISA (Issue 66)	1 year	3.25	3.20	3.25
9 Month Fixed Rate Bond / ISA (Issue 1)	9 months	4.40	4.31	4.40
One Year Fixed Rate Bond / ISA (Issue 67)	1 year	3.50	3.45	3.50
Newcastle Two Year Fixed Rate Bond / ISA (Issue 70)	2 years	1.20	1.19	1.20
One Year Fixed Rate Bond / ISA (Issue 68)	1 year	4.10	4.03	4.10
Newcastle Two Year Fixed Rate Bond / ISA (Issue 71)	2 years	1.61	1.60	1.61
Newcastle Five Year Fixed Rate Bond/ISA (Issue 28)	5 years	2.10	2.08	2.10
Newcastle Five Year Fixed Rate Maturity Exclusive Bond/ISA	5 years	2.15	2.13	2.15
Newcastle Two Year Fixed Rate Bond / ISA (Issue 72)	2 years	1.75	1.74	1.75
One Year Fixed Rate Bond / ISA (Issue 69)	1 year	4.10	4.03	4.10
Newcastle Two Year Fixed Rate Bond / ISA (Issue 73)	2 years	2.00	1.98	2.00
Newcastle Two Year Fixed Rate Bond / ISA (Issue 74)	2 years	1.75	1.74	1.75
Newcastle Five Year Fixed Rate Bond/ISA (Issue 29)	5 years	2.10	2.08	2.10
Newcastle Two Year Fixed Rate Bond / ISA (Issue 76)	2 years	2.26	2.24	2.26
One Year Fixed Rate Bond / ISA (Issue 70)	1 year	4.50	4.41	4.50
One Year Fixed Rate Bond / ISA (Issue 71)	1 year	5.15	5.03	5.15
Newcastle Five Year Fixed Rate Bond/ISA (Issue 30)	5 years	2.12	2.10	2.12
One Year Fixed Rate Bond / ISA (Issue 72)	1 year	5.30	5.18	5.30
Newcastle Business 2 Year Flexible Fixed Rate Bond	2 years	1.75	1.74	1.75
Newcastle Two Year Fixed Rate Bond / ISA (Issue 77)	2 years	2.26	2.24	2.26
Newcastle Five Year Fixed Rate Bond/ISA (Issue 31)	5 years	2.12	2.10	2.12
Newcastle Two Year Fixed Rate Bond / ISA (Issue 78)	2 years	2.26	2.24	2.26
Newcastle 18 Month Fixed Rate Bond / ISA (Issue 14)	18 months	3.60	3.55	3.60
Newcastle Five Year Fixed Rate Bond/ISA (Issue 32)	5 years	2.00	1.98	2.00
Newcastle Two Year Fixed Rate Bond / ISA (Issue 79)	2 years	2.45	2.42	2.45
Newcastle Five Year Fixed Rate Bond/ISA (Issue 33)	5 years	1.85	1.83	1.85
Newcastle Two Year Fixed Rate ISA (Issue 81)	2 years	4.10	4.03	4.10
Newcastle Two Year Fixed Rate Bond (Issue 81)	2 years	4.25	4.17	4.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 34)	5 years	1.65	1.64	1.65
Newcastle Business 2 Year Flexible Fixed Rate Bond (Issue 2)	2 years	3.25	3.20	3.25
Newcastle Two Year Fixed Rate Bond (Issue 82)	2 years	3.60	3.54	3.60
Newcastle Two Year Fixed Rate Bond (Issue 83)	2 years	3.75	3.69	3.75
18 Month Fixed Rate Bond / ISA (Issue 15)	18 months	4.60	4.51	4.60

18 Month Fixed Rate Bond / ISA (Issue 16)	18 months	5.20	5.08	5.20
Newcastle Five Year Fixed Rate Bond/ISA (Issue 35)	5 years	1.65	1.64	1.65
Newcastle Two Year Fixed Rate Bond (Issue 84)	2 years	3.75	3.69	3.75
Newcastle Five Year Fixed Rate Bond/ISA (Issue 36)	5 years	1.55	1.54	1.55
18 Month Fixed Rate Bond / ISA (Issue 17)	18 months	5.40	5.27	5.40
Newcastle 30 Month Fixed Rate Bond/ISA (Issue 1)	30 months	3.05	3.01	3.05
Newcastle 30 Month Fixed Rate Bond/ISA (Issue 2)	30 months	3.05	3.01	3.05
Newcastle Business 2 Year Flexible Fixed Rate Bond (Issue 3)	2 years	3.25	3.20	3.25
Two Year Fixed Rate Bond/ISA (Issue 85)	2 years	3.75	3.69	3.75
Newcastle Five Year Fixed Rate Bond/ISA (Issue 37)	5 years	1.55	1.54	1.55
Two Year Fixed Rate Bond/ISA (Issue 86)	2 years	3.75	3.69	3.75
Newcastle Three Year Fixed Rate Bond / ISA (Issue 15)	3 years	1.35	1.34	1.35
Two Year Fixed Rate Bond/ISA (Issue 87)	2 years	4.40	4.31	4.40
Newcastle Five Year Fixed Rate Bond/ISA (Issue 38)	5 years	1.10	1.09	1.10
Two Year Fixed Rate Bond/ISA (Issue 88)	2 years	4.40	4.31	4.40
Two Year Fixed Rate Bond/ISA (Issue 89)	2 years	4.70	4.60	4.70
Two Year Fixed Rate Bond/ISA (Issue 90)	2 years	5.30	5.18	5.30
Two Year Fixed Rate Bond/ISA (Issue 91)	2 years	5.55	5.41	5.55
Newcastle Five Year Fixed Rate Bond/ISA (Issue 39)	5 years	1.00	1.00	1.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 40)	5 years	1.10	1.09	1.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 41)	5 years	1.30	1.29	1.30
Newcastle Three Year Fixed Rate Bond / ISA (Issue 16)	3 years	3.80	3.74	3.80
Newcastle Five Year Fixed Rate Bond (Issue 42)	5 years	1.40	1.39	1.40
Newcastle Five Year Fixed Rate ISA (Issue 42)	5 years	1.30	1.29	1.30
Newcastle Five Year Fixed Rate Bond (Issue 43)	5 years	1.00	1.00	1.00
Newcastle Five Year Fixed Rate ISA (Issue 43)	5 years	0.90	0.90	0.90
Newcastle Five Year Fixed Rate Bond (Issue 44)	5 years	1.00	1.00	1.00
Newcastle Five Year Fixed Rate ISA (Issue 44)	5 years	0.90	0.90	0.90
Newcastle Three Year Fixed Rate Bond / ISA (Issue 17)	3 years	3.85	3.78	3.85
Newcastle Three Year Fixed Rate Bond / ISA (Issue 18)	3 years	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond (Issue 45)	5 years	0.85	0.85	0.85
Newcastle Five Year Fixed Rate ISA (Issue 45)	5 years	0.80	0.80	0.80
Newcastle Five Year Fixed Rate Bond/ISA (Issue 46)	5 years	0.70	0.70	0.70
Three Year Fixed Rate Bond / ISA (Issue 19)	3 years	3.85	3.78	3.85
Three Year Fixed Rate Bond / ISA (Issue 20)	3 years	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond/ISA (Issue 47)	5 years	0.70	0.70	0.70
Newcastle Five Year Fixed Rate Bond/ISA (Issue 48)	5 years	1.00	1.00	1.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 49)	5 years	1.00	1.00	1.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 50)	5 years	1.25	1.24	1.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 51)	5 years	1.25	1.24	1.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 52)	5 years	1.25	1.24	1.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 53)	5 years	1.40	1.39	1.40
Newcastle Five Year Fixed Rate Bond/ISA (Issue 54)	5 years	1.40	1.39	1.40
Newcastle Five Year Fixed Rate Bond/ISA (Issue 55)	5 years	1.40	1.39	1.40
Newcastle Five Year Fixed Rate Bond/ISA (Issue 56)	5 years	1.50	1.49	1.50
Newcastle Five Year Fixed Rate Bond/ISA (Issue 57)	5 years	1.50	1.49	1.50
Newcastle Five Year Fixed Rate Bond/ISA (Issue 58)	5 years	1.71	1.70	1.71
Newcastle Five Year Fixed Rate Bond/ISA (Issue 59)	5 years	1.85	1.83	1.85
Newcastle Five Year Fixed Rate Bond/ISA (Issue 60)	5 years	2.10	2.08	2.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 62)	5 years	2.40	2.37	2.40
Newcastle Five Year Fixed Rate Bond/ISA (Issue 63)	5 years	2.55	2.52	2.55
Newcastle Five Year Fixed Rate Bond/ISA (Issue 64)	5 years	3.25	3.20	3.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 65)	5 years	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 66)	5 years	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 67)	5 years	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 68)	5 years	4.75	4.65	4.75

Our Interest Rates
Please refer to the Special Conditions and the Savings General Terms & Conditions for full product details. The interest rate payable is fixed and will not change before the maturity date.
•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 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 contractual 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.