

## Current Issues - Variable Rate Savings Accounts

Effective from 9 September 2024 (unless stated otherwise)



Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 9 September 2024		Rates effective from 18 August 2023	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>Double Access Saver/ISA (Issue 3)</b>	Annually (inc. bonus)	£1 - £250,000	4.25	4.25	4.50*	4.50*
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.75	2.75	2.90*	2.90*
Penalty free withdrawals limited to a maximum of two withdrawals per year. <sup>#</sup> Interest rate upon 3rd withdrawal until anniversary date. *Product available 23 Jan 2024.						
<b>Loyalty ISA (Issue 1) Member Exclusive</b>	Annually	£1+	3.75	3.75	4.00	4.00
	Monthly	£1+	3.69	3.75	3.93	4.00
<b>Newcastle Cash Lifetime ISA (Issue 3)</b>	Annually	£1+	2.85	2.85	3.00	3.00
<b>Newcastle Children's Saver</b>	Annually	£1 - £25,000	4.00	4.00	4.20	4.20
<b>Newcastle Easy Saver/ISA (Issue 5)</b>	Annually	£1 - £250,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £250,000	2.81	2.85	2.96	3.00
<b>Newcastle Junior Cash ISA</b>	Annually	£1+	4.00	4.00	4.20	4.20
<b>Newcastle 100 Day Notice Saver/ISA (Issue 1)</b>	Annually	£1 - £250,000	4.00	4.00	4.25	4.25
	Monthly	£1 - £250,000	3.93	4.00	4.17	4.25
<b>Single Access ISA (Issue 1)</b>	Annually (inc. bonus)	£1 - £250,000	4.75	4.75	5.00*	5.00*
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.75	2.75	2.90*	2.90*
Penalty free withdrawals limited to a maximum of one withdrawal per year. <sup>#</sup> Interest rate upon 2nd withdrawal until anniversary date. *Product available 6 April 2024.						
<b>Business Savings Accounts</b>						
<b>Newcastle Business Saver (Issue 2) &amp; Newcastle Online Business Saver</b>	Annually	£1 - £1,000,000	3.50	3.50	3.60*	3.60*
	Monthly	£1 - £1,000,000	3.45	3.50	3.54*	3.60*
<b>Newcastle Business 60 Day Notice Saver</b>	Annually	£1 - £1,000,000	3.60	3.60	3.75*	3.75*
	Monthly	£1 - £1,000,000	3.54	3.60	3.69*	3.75*
<b>Newcastle Business 90 Day Notice Saver</b>	Annually	£1 - £1,000,000	3.85	3.85	4.10*	4.10*
	Monthly	£1 - £1,000,000	3.78	3.85	4.03*	4.10*
To open these accounts your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership. *Rates effective from 27 Oct 2023.						
<b>Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers</b>						
<b>Ongoing Service Saver/ISA</b>	Annually	£1 - £250,000	3.10	3.10	3.10	3.10
	Monthly	£1 - £250,000	3.06	3.10	3.06	3.10
ISA interest is paid annually.						
<b>Newcastle Limited Access Saver/ISA (Issue 1)</b>	Annually (inc. bonus)	£1 - £250,000	4.75	4.75	4.75*	4.75*
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.90	2.90	2.90*	2.90*
Penalty free withdrawals limited to a maximum of three withdrawals per year. <sup>#</sup> Interest rate upon 4th withdrawal until anniversary date. *Product available from 5 Feb 2024.						
The above two 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

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 9 September 2024		Rates effective from 18 August 2023	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>Child Regular Monthly/16+</b>	Annually (inc. bonus)	£1 - £1,000,000	4.00	4.00	4.20	4.20
	Annually (exc. bonus)	£1 - £1,000,000	2.75	2.75	2.90	2.90
Conditional bonus rate paid on annual anniversary, subject to a minimum of 11 monthly contributions of £10 or more and no more than six withdrawals in the year.						
<b>Double Access Saver/ISA (Issue 1)</b>	Annually (inc. bonus)	£1 - £250,000	4.50	4.50	4.75*	4.75*
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.75	2.75	2.90*	2.90*
Penalty free withdrawals limited to a maximum of two withdrawals per year. <sup>#</sup> Interest rate upon 3rd withdrawal until anniversary date. *Rates effective from 29 Sept 2023.						
<b>Double Access Saver/ISA (Issue 2)</b>	Annually (inc. bonus)	£1 - £250,000	4.50	4.50	4.75*	4.75*
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.75	2.75	2.90*	2.90*
	Monthly (inc. bonus)	£1 - £250,000	4.41	4.50	4.65*	4.75*
	Monthly (exc. bonus <sup>#</sup> )	£1 - £250,000	2.72	2.75	2.86*	2.90*
Penalty free withdrawals limited to a maximum of two withdrawals per year. <sup>#</sup> Interest rate upon 3rd withdrawal until anniversary date. *Rates effective from 11 Oct 2023.						
<b>Maturity Plus Account/ISA &amp; Maturity Plus/ISA (Issues 5 &amp; 6)</b>	Annually	£1 - £1,000,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £1,000,000	2.81	2.85	2.96	3.00
<b>Newcastle Access Saver Deposit/ISA &amp; Newcastle O/L Access Saver Deposit/ISA</b>	Annually	£1 - £1,000,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £1,000,000	2.81	2.85	2.96	3.00
<b>Newcastle Base Rate Tracker (Issue 1)</b>	Annually	£1 - £250,000	4.30*	4.30*	4.55*	4.55*
	Monthly	£1 - £250,000	4.22*	4.30*	4.46*	4.55*
Launched 28 June 2023. The Newcastle Base Rate Tracker guarantees an interest rate which will not fall below the Bank of England Base Rate less 0.70% until 31st December 2025.						
When the Bank of England Base Rate changes, the new interest rate on your account will apply no more than 5 working days after the change is effective. *Rates effective from 10 Aug 2023, 8 Aug 2024						

**Closed Issues - Variable Rate Savings Accounts**

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 9 September 2024		Rates effective from 18 August 2023	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>Newcastle Base Rate Tracker Account/ISA</b>	Annually	£1 - £1,000,000	5.00*	5.00*	5.25*	5.25*
	Monthly	£1 - £1,000,000	4.89*	5.00*	5.13*	5.25*
*Rates effective from the day following Bank of England base rate changes. Rate change effective dates: 4 Aug 2023, 2 Aug 2024						
<b>Newcastle Big Home Saver/ISA</b>	Monthly (inc. bonus)	£1 - £30,000	2.81	2.85	2.96	3.00
	Monthly (exc. bonus)	£1 - £30,000	2.72	2.75	2.86	2.90
Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.						
<b>Newcastle Big Little Junior ISA</b>	Monthly (inc. bonus)	£1+	3.93	4.00	4.12	4.20
	Monthly (exc. bonus)	£1+	2.72	2.75	2.86	2.90
Conditional bonus rate paid on the monthly anniversary subject to at least one deposit in each bonus qualifying period.						
<b>Newcastle Big Little Saver/16+</b>	Monthly (inc. bonus)	£1+	3.93	4.00	4.12	4.20
	Monthly (exc. bonus)	£1+	2.72	2.75	2.86	2.90
Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.						
<b>Newcastle Bonus Saver Deposit/ISA</b>	Annually (inc. bonus <sup>#</sup> )	£1 - £1,000,000	2.85	2.85	3.00	3.00
	Monthly (inc. bonus <sup>#</sup> )	£1 - £1,000,000	2.81	2.85	2.96	3.00
	Annually (exc. bonus)	£1 - £1,000,000	2.75	2.75	2.90	2.90
	Monthly (exc. bonus)	£1 - £1,000,000	2.72	2.75	2.86	2.90
ISA interest is paid annually. <sup>#</sup> To qualify for the bonus, you must not make more than two withdrawals between 1 Dec and 30 Nov each year.						
<b>Newcastle Business Saver</b>	Annually	£1 - £1,000,000	3.50	3.50	3.60*	3.60*
	Monthly	£1 - £1,000,000	3.45	3.5	3.54*	3.60*
*Rates effective from 27 Oct 2023.						
<b>Newcastle Cash Lifetime ISA (&amp; Issue 2)</b>	Annually	£1+	2.85	2.85	3.00	3.00
<b>Newcastle Community Saver/ISA (Issue 8) &amp; Community Saver (Issue 1)</b>	Annually	£1 - £250,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £250,000	2.81	2.85	2.96	3.00
<b>Newcastle Direct Saver Plus</b>	Annually (inc. bonus)	£1 - £1,000,000	2.85	2.85	3.00	3.00
	Monthly (inc. bonus)	£1 - £1,000,000	2.81	2.85	2.96	3.00
	Annually (exc. bonus <sup>#</sup> )	£1 - £1,000,000	2.75	2.75	2.90	2.90
	Monthly (exc. bonus <sup>#</sup> )	£1 - £1,000,000	2.72	2.75	2.86	2.90
Penalty free withdrawals limited to a maximum of four withdrawals per year. <sup>#</sup> Interest rate upon 5th withdrawal until anniversary date.						
<b>Newcastle Easy Saver/ISA</b>	Annually	£1 - £250,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £250,000	2.81	2.85	2.96	3.00
<b>Newcastle Easy Saver/ISA (Issue 6)</b>	Annually	£1 - £250,000	2.85	2.85	3.15	3.15
	Monthly	£1 - £250,000	2.81	2.85	3.11	3.15
<b>Newcastle First Home Saver/ISA</b>	Monthly (inc. bonus)	£1 - £40,000	2.96	3.00	2.96	3.00
	Monthly (exc. bonus)	£1 - £40,000	2.72	2.75	2.86	2.90
Conditional bonus rate paid monthly subject to at least one deposit and no withdrawals in each calendar month.						
<b>Newcastle Help to Buy: ISA</b>	Monthly	£1+	2.81	2.85	2.96	3.00
<b>Newcastle Maturity Account/ISA</b>	Annually	£1 - £250,000	2.85	2.85	3.00	3.00
	Monthly	£1 - £250,000	2.81	2.85	2.96	3.00
<b>Newcastle Monthly Access Saver/ISA</b>	Monthly (1 withdrawal or less per month)	£1 - £250,000	2.96	3.00	3.11	3.15
	Monthly (upon 2nd withdrawal per month)	£1 - £250,000	2.72	2.75	2.86	2.90
<b>Newcastle Monthly Saver</b>	Annually (inc. bonus)	£10 - £1,000,000	2.85	2.85	3.00	3.00
	Annually (exc. bonus)	£1 - £1,000,000	2.75	2.75	2.90	2.90
Conditional bonus rate paid on annual anniversary, subject to at least 11 monthly contributions of £10 or more and no more than one withdrawal in the year.						
<b>Newcastle Online Saver</b>	Annually	£1 - £500,000	2.85	2.85	3.00	3.00
<b>Newcastle Regular Saver, 0-10, 11-15</b>	Monthly (inc. bonus)	£1 - £25,000	2.96	3.00	3.20	3.25
	Monthly (exc. bonus)	£1 - £25,000	2.72	2.75	2.86	2.90
Conditional bonus rate paid on the 1st of each month, refer to the Product Terms & Conditions for further details of the bonus rate.						
<b>Newcastle Triple Access Saver/ISA (Issue 5)</b>	Annually (inc. bonus)	£1 - £250,000	3.85	3.85	4.10	4.10
	Annually (exc. bonus <sup>#</sup> )	£1 - £250,000	2.75	2.75	2.90	2.90
Penalty free withdrawals limited to a maximum of three withdrawals per year. <sup>#</sup> Interest rate upon 4th withdrawal until anniversary date.						
<b>Preference / Premium Bonus</b>	Half Yearly	£1+	2.83	2.85	2.98	3.00
<b>Regular Saver Plus</b>	Annually (inc. bonus)	£10 - £1,000,000	3.00	3.00	3.25	3.25
	Annually (exc. bonus)	£1 - £1,000,000	2.75	2.75	2.90	2.90
Conditional bonus rate paid on annual anniversary, subject to £10 or more saved each month and no more than one withdrawal each year.						
<b>Savings Account</b>	Annually (inc. bonus)	£1 - £250,000	2.85	2.85	3.00	3.00
	Annually (exc. bonus)	£1 - £250,000	2.75	2.75	2.90	2.90
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.						
<b>Client Deposit / Short Term Deposit</b>	Annually	£1+	2.85	2.85	3.00	3.00

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 (August 2024).