

Fixed Rate Savings Accounts - Interest Rates

As at: 3 January 2025

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	Balance	Annual	Monthly	
			Gross pa %*/AER%**	Gross pa %*	AER %**
One Year Fixed Rate Bond / ISA (Issue 77)	1 year	£1	5.20	5.08	5.20
Newcastle Two Year Fixed Rate Bond (Issue 83)	2 years	£500 - £250,000	3.75	3.69	3.75
18 Month Fixed Rate Bond / ISA (Issue 15)	18 months	£500 - £250,000	4.60	4.51	4.60
18 Month Fixed Rate Bond / ISA (Issue 16)	18 months	£500 - £250,000	5.20	5.08	5.20
One Year Fixed Rate Bond / ISA (Issue 78)	1 year	£1	5.10	4.98	5.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 35)	5 years	£500 - £250,000	1.65	1.64	1.65
One Year Fixed Rate Bond / ISA (Issue 79)	1 year	£1	5.10	4.98	5.10
One Year Fixed Rate Bond / ISA (Issue 80)	1 year	£1	4.65	4.55	4.65
One Year Fixed Rate Bond / ISA (Issue 81)	1 year	£1	4.65	4.55	4.65
Newcastle Two Year Fixed Rate Bond (Issue 84)	2 years	£500 - £250,000	3.75	3.69	3.75
Newcastle Five Year Fixed Rate Bond/ISA (Issue 36)	5 years	£500 - £250,000	1.55	1.54	1.55
18 Month Fixed Rate Bond / ISA (Issue 17)	18 months	£500 - £250,000	5.40	5.27	5.40
Newcastle 30 Month Fixed Rate Bond/ISA (Issue 1)	30 months	£500 - £250,000	3.05	3.01	3.05
Newcastle 30 Month Fixed Rate Bond/ISA (Issue 2)	30 months	£500 - £250,000	3.05	3.01	3.05
Newcastle Business 2 Year Flexible Fixed Rate Bond (Issue 3)	2 years	£1 - £1,000,000	3.25	3.20	3.25
Two Year Fixed Rate Bond / ISA (Issue 85)	2 years	£500 - £250,000	3.75	3.69	3.75
One Year Fixed Rate Bond / ISA (Issue 82)	1 year	£1	4.65	4.55	4.65
One Year Fixed Rate Bond / ISA (Issue 85)	1 year	£1	4.65	4.55	4.65
Newcastle Five Year Fixed Rate Bond/ISA (Issue 37)	5 years	£500 - £250,000	1.55	1.54	1.55
18 Month Fixed Rate Bond / ISA (Issue 18)	18 months	£1	5.25	5.13	5.25
Two Year Fixed Rate Bond/ISA (Issue 86)	2 years	£500 - £250,000	3.75	3.69	3.75
Newcastle Three Year Fixed Rate Bond / ISA (Issue 15)	3 years	£500 - £250,000	1.35	1.34	1.35
Two Year Fixed Rate Bond/ISA (Issue 87)	2 years	£500 - £250,000	4.40	4.31	4.40
Fixed Bond / ISA (Issue 83)	15 months	£1	4.65	4.55	4.65
Two Year Fixed Rate Bond / ISA (Issue 84)	1 year	£1	4.65	4.55	4.65
18 Month Fixed Rate Bond / ISA (Issue 19)	18 months	£1	5.25	5.13	5.25
18 Month Fixed Rate Bond / ISA (Issue 20)	18 months	£1	5.10	4.98	5.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 38)	5 years	£500 - £250,000	1.10	1.09	1.10
18 Month Fixed Rate Bond / ISA (Issue 21)	18 months	£1	4.90	4.79	4.90
18 Month Fixed Rate Bond / ISA (Issue 22)	18 months	£1	4.30	4.22	4.30
Two Year Fixed Rate Bond/ISA (Issue 88)	2 years	£500 - £250,000	4.40	4.31	4.40
Fixed Bond / ISA (Issue 86)	15 months	£1	4.50	4.41	4.50
Fixed Bond / ISA (Issue 87)	1 year	£1	4.50	4.41	4.50
18 Month Fixed Rate Bond / ISA (Issue 23)	18 months	£1	4.30	4.22	4.30
Two Year Fixed Rate Bond/ISA (Issue 89)	2 years	£500 - £250,000	4.70	4.60	4.70
Two Year Fixed Rate Bond/ISA (Issue 90)	2 years	£500 - £250,000	5.30	5.18	5.30
One Year Fixed Rate Bond / ISA (Issue 88)	1 year	£1	4.50	4.41	4.50
One Year Fixed Rate Bond / ISA (Issue 89)	1 year	£1	4.50	4.41	4.50
One Year Fixed Rate Bond / ISA (Issue 92)	1 year	£1	4.25	4.17	4.25

Account	Account Term	Balance	Annual	Monthly	
			Gross pa%/AER%**	Gross pa %*	AER %**
Two Year Fixed Rate Bond/ISA (Issue 91)	2 years	£500 - £250,000	5.55	5.41	5.55
Newcastle Five Year Fixed Rate Bond/ISA (Issue 39)	5 years	£500 - £250,000	1.00	1.00	1.00
One Year Fixed Rate Bond / ISA (Issue 90)	1 year	£1	4.50	4.41	4.50
Two Year Fixed Rate Bond/ISA (Issue 92)	2 years	£1	5.15	5.03	5.15
Newcastle Five Year Fixed Rate Bond/ISA (Issue 40)	5 years	£500 - £250,000	1.10	1.09	1.10
One Year Fixed Rate Bond / ISA (Issue 91)	1 year	£1	4.50	4.41	4.50
Two Year Fixed Rate Bond/ISA (Issue 93)	2 years	£1	5.15	5.03	5.15
Newcastle Five Year Fixed Rate Bond/ISA (Issue 41)	5 years	£500 - £250,000	1.30	1.29	1.30
One Year Fixed Rate Bond / ISA (Issue 93)	1 year	£1	4.25	4.17	4.25
One Year Fixed Rate Bond / ISA (Issue 94)	1 year	£1	4.25	4.17	4.25
Two Year Fixed Rate Bond/ISA (Issue 94)	2 years	£1	5.00	4.89	5.00
Newcastle Three Year Fixed Rate Bond / ISA (Issue 16)	3 years	£500 - £250,000	3.80	3.74	3.80
Newcastle Five Year Fixed Rate Bond (Issue 42)	5 years	£500 - £250,000	1.40	1.39	1.40
Newcastle Five Year Fixed Rate ISA (Issue 42)	5 years	£500 - £250,000	1.30	1.29	1.30
One Year Fixed Rate Bond / ISA (Issue 95)	1 year	£1	4.25	4.17	4.25
One Year Fixed Rate Bond / ISA (Issue 96)	1 year	£1	4.25	4.17	4.25
Two Year Fixed Rate Bond/ISA (Issue 95)	2 years	£1	4.65	4.55	4.65
Newcastle Five Year Fixed Rate Bond (Issue 43)	5 years	£500 - £250,000	1.00	1.00	1.00
Newcastle Five Year Fixed Rate ISA (Issue 43)	5 years	£500 - £250,000	0.90	0.90	0.90
Newcastle Five Year Fixed Rate Bond (Issue 44)	5 years	£500 - £250,000	1.00	1.00	1.00
Newcastle Five Year Fixed Rate ISA (Issue 44)	5 years	£500 - £250,000	0.90	0.90	0.90
Newcastle Three Year Fixed Rate Bond / ISA (Issue 17)	3 years	£500 - £250,000	3.85	3.78	3.85
Two Year Fixed Rate Bond/ISA (Issue 96)	2 years	£1	4.00	3.93	4.00
18 Month Fixed Rate Bond / ISA (Issue 24)	18 months	£1	4.40	4.31	4.40
18 Month Fixed Rate Bond / ISA (Issue 25)	18 months	£1	4.30	4.22	4.30
Newcastle Three Year Fixed Rate Bond / ISA (Issue 18)	3 years	£500 - £250,000	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond (Issue 45)	5 years	£500 - £250,000	0.85	0.85	0.85
Newcastle Five Year Fixed Rate ISA (Issue 45)	5 years	£500 - £250,000	0.80	0.80	0.80
Two Year Fixed Rate Bond/ISA (Issue 97)	2 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 46)	5 years	£500 - £250,000	0.70	0.70	0.70
18 Month Fixed Rate Bond / ISA (Issue 26)	18 months	£1	4.00	3.93	4.00
Two Year Fixed Rate Bond / ISA (Issue 98)	2 years	£1	4.25	4.17	4.25
Three Year Fixed Rate Bond / ISA (Issue 19)	3 years	£500 - £250,000	3.85	3.78	3.85
Two Year Fixed Rate Bond/ISA (Issue 99)	2 years	£1	4.25	4.17	4.25
Three Year Fixed Rate Bond / ISA (Issue 20)	3 years	£500 - £250,000	3.85	3.78	3.85
Two Year Fixed Rate Bond/ISA (Issue 100)	2 years	£1	4.35	4.27	4.35
Newcastle Five Year Fixed Rate Bond/ISA (Issue 47)	5 years	£500 - £250,000	0.70	0.70	0.70
18 Month Fixed Rate Bond / ISA (Issue 27)	18 months	£1	4.10	4.03	4.10
Newcastle Five Year Fixed Rate Bond/ISA (Issue 48)	5 years	£500 - £250,000	1.00	1.00	1.00

Account	Account Term	Balance	Annual	Monthly	
			Gross pa %*/AER%**	Gross pa %*	AER %**
18 Month Fixed Rate Bond / ISA (Issue 28)	18 months	£1	4.10	4.03	4.10
Two Year Fixed Rate Bond/ISA (Issue 101)	2 years	£1	4.35	4.27	4.35
Newcastle Five Year Fixed Rate Bond/ISA (Issue 49)	5 years	£500 - £250,000	1.00	1.00	1.00
Two Year Fixed Rate Bond/ISA (Issue 102)	2 years	£1	4.25	4.17	4.25
Two Year Fixed Rate Bond/ISA (Issue 103)	2 years	£1	4.15	4.07	4.15
Newcastle Five Year Fixed Rate Bond/ISA (Issue 50)	5 years	£500 - £250,000	1.25	1.24	1.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 51)	5 years	£500 - £250,000	1.25	1.24	1.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 52)	5 years	£500 - £250,000	1.25	1.24	1.25
Two Year Fixed Rate Bond/ISA (Issue 104)	2 years	£1	3.75	3.69	3.75
Newcastle Five Year Fixed Rate Bond/ISA (Issue 53)	5 years	£500 - £250,000	1.40	1.39	1.40
Two Year Fixed Rate Bond/ISA (Issue 105)	2 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 54)	5 years	£500 - £250,000	1.40	1.39	1.40
Two Year Fixed Rate Bond/ISA (Issue 106)	2 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 55)	5 years	£500 - £250,000	1.40	1.39	1.40
Three Year Fixed Rate Bond / ISA (Issue 21)	3 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 56)	5 years	£500 - £250,000	1.50	1.49	1.50
Three Year Fixed Rate Bond / ISA (Issue 22)	3 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 57)	5 years	£500 - £250,000	1.50	1.49	1.50
Three Year Fixed Rate Bond / ISA (Issue 23)	3 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 58)	5 years	£500 - £250,000	1.71	1.70	1.71
Newcastle Five Year Fixed Rate Bond/ISA (Issue 59)	5 years	£500 - £250,000	1.85	1.83	1.85
Three Year Fixed Rate Bond / ISA (Issue 24)	3 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 60)	5 years	£500 - £250,000	2.10	2.08	2.10
Three Year Fixed Rate Bond / ISA (Issue 25)	3 years	£1	4.00	3.93	4.00
Three Year Fixed Rate Bond / ISA (Issue 26)	3 years	£1	4.00	3.93	4.00
Newcastle Five Year Fixed Rate Bond/ISA (Issue 62)	5 years	£500 - £250,000	2.40	2.37	2.40
Three Year Fixed Rate Bond / ISA (Issue 27)	3 years	£1	3.50	3.45	3.50
Newcastle Five Year Fixed Rate Bond/ISA (Issue 63)	5 years	£500 - £250,000	2.55	2.52	2.55
Newcastle Five Year Fixed Rate Bond/ISA (Issue 64)	5 years	£500 - £250,000	3.25	3.20	3.25
Newcastle Five Year Fixed Rate Bond/ISA (Issue 65)	5 years	£500 - £250,000	4.00	3.93	4.00
Three Year Fixed Rate Bond / ISA (Issue 28)	3 years	£1	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond/ISA (Issue 66)	5 years	£500 - £250,000	4.00	3.93	4.00
Three Year Fixed Rate Bond / ISA (Issue 28)	3 years	£1	3.85	3.78	3.85
Newcastle Five Year Fixed Rate Bond/ISA (Issue 67)	5 years	£500 - £250,000	4.00	3.93	4.00
Five Year Fixed Rate Bond/ISA (Issue 68)	5 years	£1	4.75	4.65	4.75
Five Year Fixed Rate Bond/ISA (Issue 69)	5 years	£1	3.80	3.74	3.80
Five Year Fixed Rate Bond/ISA (Issue 70)	5 years	£1	3.80	3.74	3.80
Five Year Fixed Rate Bond/ISA (Issue 71)	5 years	£1	3.80	3.74	3.80
Five Year Fixed Rate Bond/ISA (Issue 72)	5 years	£1	3.79	3.69	3.75

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 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. 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.