

Effective from 7 March 2025



Our interest rates

Please refer to the Product Special Conditions and the Savings General Terms & Conditions for full product details.

- 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 have a Newcastle Building Society account and you pay money into your account by cheque at a Newcastle Building Society branch or it is received at our head office before 2pm, it will start earning interest from the next working day following receipt of the cheque (assuming it clears). When an investment is made in cash or bank transfer or from another account with us (cleared funds) or an Automated Payment, interest is paid from the day of receipt until the day prior to withdrawal. (Working days exclude Saturdays, Sundays and English Bank Holidays).
- *'Gross' means the contractual rate of interest, without the deduction of tax.
- **'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.
- 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 we revise our rates, notification and details of any changes are always published in the following ways:

- Notices displayed in all of our branches; or
- On our websites:
 www.newcastle.co.uk
 www.manchester.co.uk

If you have a fixed rate account, the interest rates are not included in this leaflet. Please refer to your Product Special Conditions for the interest rate payable as this will not change before the maturity date.

| Account | Interest paid | Balance | | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | e 2025 |
|---------------------------------------|------------------------------|-----------------------------------|------------------------|--|--------------|--|--------------|---------------------------------------|---------------|-----------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Double Access Saver/ISA | Annually (inc. bonus) | £1 - £250,000 | - | | - | - | 4.25* | 4.25* | 4.05 | 4.05 |
| (Issue 4) | Annually (exc. bonus) | £1 - £250,000 | - | | - | | 2.60* | 2.60* | 2.40 | 2.40 |
| Conditional bonus rate paid where t | wo withdrawals or less are r | nade per anniversary year. *Produ | ct available 24 Jan 20 | 25. | | | | | | |
| Loyalty ISA (Issue 1) | Annually | £1+ | 4.00 | 4.00 | 3.75 | 3.75 | 3.50 | 3.50 | 3.25 | 3.25 |
| Member Exclusive | Monthly | £1+ | 3.93 | 4.00 | 3.69 | 3.75 | 3.45 | 3.50 | 3.20 | 3.25 |
| Newcastle Cash Lifetime ISA (Issue 3) | Annually | £1+ | 3.00* | 3.00* | 2.85 | 2.85 | 2.70 | 2.70 | 2.70 | 2.70 |
| *Rates effective from 13 July 2023. | | | | | | | | | | |
| Newcastle Children's Saver | Annually | £1 - £25,000 | 4.20 | 4.20 | 4.00 | 4.00 | 3.75 | 3.75 | 3.75 | 3.75 |
| Newcastle Easy Saver/ISA | Annually | £1 - £250,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| (Issue 5) | Monthly | £1 - £250,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| Newcastle Junior Cash ISA | Annually | £1+ | 4.20 | 4.20 | 4.00 | 4.00 | 3.75 | 3.75 | 3.75 | 3.75 |
| Newcastle 100 Day Notice | Annually | £1 - £250,000 | 4.25 | 4.25 | 4.00 | 4.00 | 3.75 | 3.75 | 3.50 | 3.50 |
| Saver/ISA (Issue 1) | Monthly | £1 - £250,000 | 4.17 | 4.25 | 3.93 | 4.00 | 3.69 | 3.75 | 3.45 | 3.50 |
| Regular Saver (Issue 1) | Annually | £1 - £2,400 | - | - | 5.50* | 5.50* | 5.50 | 5.50 | 5.50 | 5.50 |
| *Product available 24 October 2024. | - | | | | | | | | | |

Effective from 7 March 2025 (unless stated otherwise)

| Account | Interest paid | Balance | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | |
|--|-----------------------------------|------------------------------|--|---------------------|--|--------------------|--|---------|--------------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Business Savings Accounts | | | | | | | | | | |
| Newcastle Business Saver (Issue 2) & Newcastle Online | Annually | £1 - £1,000,000 | 3.60* | 3.60* | 3.50 | 3.50 | 3.25 | 3.25 | 2.95 | 2.95 |
| Business Saver | Monthly | £1 - £1,000,000 | 3.54* | 3.60* | 3.45 | 3.50 | 3.20 | 3.25 | 2.91 | 2.95 |
| Newcastle Business 60 Day Notice Saver | Annually | £1 - £1,000,000 | 3.75* | 3.75* | 3.60 | 3.60 | 3.30 | 3.30 | 3.00 | 3.00 |
| | Monthly | £1 - £1,000,000 | 3.69* | 3.75* | 3.54 | 3.60 | 3.25 | 3.30 | 2.96 | 3.00 |
| Newcastle Business 90 Day | Annually | £1 - £1,000,000 | 4.10* | 4.10* | 3.85 | 3.85 | 3.50 | 3.50 | 3.20 | 3.20 |
| Notice Saver | Monthly | £1 - £1,000,000 | 4.03* | 4.10* | 3.78 | 3.85 | 3.45 | 3.50 | 3.15 | 3.20 |
| To open these accounts your legal | business status must be either a | Limited Company, or Partners | ship, or Sole Trade | r or a Limited Lial | oility Partnership. * | *Rates effective f | rom 27 Oct 2023. | | | |
| Accounts exclusively available | to Ongoing Service custome | rs of Newcastle Financial A | Advisers | | | | | | | |
| On main as Committee Community of | Annually | £1 - £250,000 | 3.10 | 3.10 | 3.10 | 3.10 | | | | |
| Ongoing Service Saver/ISA | Monthly | £1 - £250,000 | 3.06 | 3.10 | 3.06 | 3.10 | | | | |
| Product transferred to Newcastle E | asy Saver/ISA (Issue 5) 14 Nov 20 | 024. | | | | | | | | |
| Newcastle Limited Access Saver/ISA (Issue 1) | Annually (inc. bonus) | £1 - £250,000 | 4.75* | 4.75* | 4.75 | 4.75 | 4.55 | 4.55 | 4.30 | 4.30 |
| | Annually (exc. bonus) | £1 - £250,000 | 2.90* | 2.90* | 2.90 | 2.90 | 2.70 | 2.70 | 2.50 | 2.50 |

Conditional bonus rate paid where three withdrawals or less are made per anniversary year. *Product available 5 Feb 2024.

The above accounts are exclusively available for Orgoing Service customers of Newcastle Financial Advisers. Newcastle Suilding 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.

| Account | Interest paid | Balance | Rates effectiv 18 August 202 | | Rates effective from 9 September 2024 | | Rates effectiv 10 December | | Rates effective from 7 March 2025 | |
|--|---------------------------------|---------------------------------|---------------------------------|-------------------|--|---------|-------------------------------|---------|-----------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| | Annually (inc. bonus) | £1 - £1,000,000 | 4.20 | 4.20 | 4.00 | 4.00 | 3.75 | 3.75 | 3.75 | 3.75 |
| Child Regular Monthly/16+ | Annually (exc. bonus) | £1 - £1,000,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 |
| Conditional bonus rate paid subject t | o a minimum of 11 monthly cont | ributions of £10 or more and n | o more than six wit | hdrawals in the y | ear. | | | | | |
| Double Access Saver/ISA | Annually (inc. bonus) | £1 - £250,000 | 4.75* | 4.75* | 4.50 | 4.50 | 4.25 | 4.25 | 4.05 | 4.05 |
| (Issue 1) | Annually (exc. bonus) | £1 - £250,000 | 2.90* | 2.90* | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid where tw | vo withdrawals or less are made | per anniversary year. *Rates ef | fective from 29 Sep | t 2023. | | | | | | |
| | Annually (inc. bonus) | £1 - £250,000 | 4.75* | 4.75* | 4.50 | 4.50 | 4.25 | 4.25 | 4.05 | 4.05 |
| Double Access Saver/ISA | Annually (exc. bonus) | £1 - £250,000 | 2.90* | 2.90* | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| (Issue 2) | Monthly (inc. bonus) | £1 - £250,000 | 4.65* | 4.75* | 4.41 | 4.50 | 4.17 | 4.25 | 3.98 | 4.05 |
| | Monthly (exc. bonus) | £1 - £250,000 | 2.86* | 2.90* | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 |
| Conditional bonus rate paid where tw | vo withdrawals or less are made | per anniversary year. *Rates ef | fective from 11 Oct | 2023. | | | | | | |
| Double Access Saver/ISA | Annually (inc. bonus) | £1 - £250,000 | 4.50* | 4.50* | 4.25 | 4.25 | 4.25 | 4.25 | 4.05 | 4.05 |
| (Issue 3) | Annually (exc. bonus) | £1 - £250,000 | 2.90* | 2.90* | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid where tw | vo withdrawals or less are made | per anniversary year. *Product | available 23 Jan 20 | 24. | | | | | | |
| Maturity Plus Account/ISA & | Annually | £1 - £1,000,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Maturity Plus Account/ISA & Maturity Plus/ISA (Issues 5 & 6) | Monthly | £1 - £1,000,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| My Newcastle Saver 2022 Product transferred into | Annually | £1 - £5,000 | 3.00 | 3.00 | - | - | - | | - | - |
| the Newcastle Easy Saver (Issue 1) 22 Jan 2024. | Monthly | £1 - £5,000 | 2.96 | 3.00 | - | | - | - | - | |

| Account | Interest paid | Balance | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | |
|---|---|---|--|---|--|--------------------|--|-------------------|--------------------------------------|-----------------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Newcastle Access Saver Deposit Newcastle O/L Access | t Annually | £1 - £1,000,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Saver Deposit | Monthly | £1 - £1,000,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| Newcastle Access Maturity Account/ISA & | Annually | £1 - £1,000,000 | 3.00 | 3.00 | - | - | - | - | - | - |
| Newcastle Access Saver Deposit ISA/OL & Newcastle Online Access Saver | Annually | £1 - £1,000,000 | 2.96 | 3.00 | | - | - | - | | - |
| These products transferred into the N | lewcastle Easy Saver/ISA (Issue | 1) 22 Jan 2024. | | | | | | | | |
| Newcastle Base Rate Tracker | Annually | £1 - £250,000 | 4.55* | 4.55* | 4.30* | 4.30* | 4.05* | 4.05* | 3.80* | 3.80* |
| (Issue 1) | Monthly | £1 - £250,000 | 4.46* | 4.55* | 4.22* | 4.30* | 3.98* | 4.05* | 3.74* | 3.80* |
| The Newcastle Base Rate Tracker gua apply no more than 5 working days at | rantees an interest rate which v fter the change is effective. *Ra | will not fall below the Bank of Er tes effective from 10 Aug 2023, | ngland Base Rate le 8 Aug 2024, 14 No | ss 0.70% until 31si v 2024, 13 Feb 202 | December 2025. 25. | When the Bank of | England Base Rate | e changes, the ne | w interest rate on y | our account wil |
| Newcastle Base Rate Tracker | Annually | £1 - £1,000,000 | 5.25* | 5.25* | 5.00* | 5.00* | 4.75* | 4.75* | 4.50* | 4.50* |
| Account/ISA | Monthly | £1 - £1,000,000 | 5.13* | 5.25* | 4.89* | 5.00* | 4.65* | 4.75* | 4.41* | 4.50* |
| *Rates effective from the day followin | g Bank of England base rate ch | anges. Rate change effective d | lates: 4 Aug 2023, 2 | ! Aug 2024, 8 Nov | 2024, 7 Feb 2025. | | | | | |
| Newcastle Base Rate Tracker | Annually | £1 - £1,000,000 | 5.25* | 5.25* | - | - | - | - | - | - |
| Deposit/ISA | Monthly | £1 - £1,000,000 | 5.13* | 5.25* | - | - | - | - | - | |
| *Rates effective from the day followin | g Bank of England base rate ch | nanges. Rate change effective d | lates: 4 Aug 2023. T | his product trans | ferred to the Newo | astle Base Rate Tr | acker Account/ISA | A 1 July 2024. | | |
| Newcastle Big Hama Cours/ICA | Monthly (inc. bonus) | £1 - £30,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| Newcastle Big Home Saver/ISA | Monthly (exc. bonus) | £1 - £30,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 |
| Conditional bonus rate paid on montl | hly anniversary subject to at lea | st one deposit and no withdrav | vals in each bonus | qualifying period. | | | | | | |

| Account | Interest paid | Balance | Rates effectiv 18 August 202 | | Rates effective 9 September 2 | | Rates effectiv 10 December | | Rates effective from 7 March 2025 | |
|---|---------------------------------------|-------------------------------|---------------------------------|----------------------|----------------------------------|-------------------|-------------------------------|---------|--------------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Newcastle Big Little Junior ISA | Monthly (inc. bonus) | £1+ | 4.12 | 4.20 | 3.93 | 4.00 | 3.69 | 3.75 | 3.69 | 3.75 |
| Newcastie Big Little Junior ISA | Monthly (exc. bonus) | £1+ | 2.86 | 2.90 | 2.72 | 2.75 | 2.72 | 2.75 | 2.72 | 2.75 |
| Conditional bonus rate paid on mont | hly anniversary subject to at least o | one deposit in each bonus qu | ualifying period. | | | | | | | |
| Newcastle Big Little Saver/16+ | Monthly (inc. bonus) | £1+ | 4.12 | 4.20 | 3.93 | 4.00 | 3.69 | 3.75 | 3.69 | 3.75 |
| Newcastie Big Little Saver/16+ | Monthly (exc. bonus) | £1+ | 2.86 | 2.90 | 2.72 | 2.75 | 2.72 | 2.75 | 2.72 | 2.75 |
| Conditional bonus rate paid on mont | hly anniversary subject to at least o | one deposit and no withdraw | als in each bonus | qualifying period. | | | | | | |
| | Annually (inc. bonus) | £1 - £1,000,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Newcastle Bonus Saver | Monthly (inc. bonus) | £1 - £1,000,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| Deposit/ISA | Annually (exc. bonus) | £1 - £1,000,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| | Monthly (exc. bonus) | £1 - £1,000,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 |
| Conditional bonus rate paid for not n | naking more than two withdrawals | between 1 Dec and 30 Nov e | ach year. ISA inter | est is paid annually | <i>t</i> . | | | | | |
| Newcastle Business Saver | Annually | £1 - £1,000,000 | 3.60* | 3.60* | 3.50 | 3.50 | 3.25 | 3.25 | 2.95 | 2.95 |
| Newcastie Business Saver | Monthly | £1 - £1,000,000 | 3.54* | 3.60* | 3.45 | 3.50 | 3.20 | 3.25 | 2.91 | 2.95 |
| *Rates effective from 27 Oct 2023 | | | | | | | | | | |
| Newcastle Cash ISA | Half Yearly | £1 - £1,000,000 | 5.18* | 5.25* | - | - | - | - | - | - |
| *Rates effective from the day following | ng Bank of England base rate chang | ges. Rate change effective da | ites: 4 Aug 2023. T | his product transf | erred to the Newc | astle Base Rate T | racker ISA 30 July 2 | 2024. | | |
| Newcastle Cash Lifetime ISA (Issues 1 & 2) | Annually | £1+ | 3.00* | 3.00* | 2.85 | 2.85 | 2.70 | 2.70 | 2.70 | 2.70 |
| *Rates effective from 13 July 2023. | | | | | | | | | | |

| Account | Interest paid | Balance | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | | |
|---|---------------------------------|---------------------------------|--|---------|--|---------|--|---------|--------------------------------------|---------|--|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % | |
| Newcastle Community Saver/ | Annually | £1 - £250,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 | |
| ISA (Issue 8) & Community Saver (Issue 1) | Monthly | £1 - £250,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 | |
| | Annually (inc. bonus) | £1 - £1,000,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 | |
| | Monthly (inc. bonus) | £1 - £1,000,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 | |
| Newcastle Direct Saver Plus | Annually (exc. bonus) | £1 - £1,000,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 | |
| | Monthly (exc. bonus) | £1 - £1,000,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 | |
| Conditional bonus rate paid subject | to a maximum of four withdrawa | als per year. | | | | | | | | | |
| Newcastle Easy Saver/ISA | Annually | £1 - £250,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 | |
| (Issue 1) | Monthly | £1 - £250,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 | |
| Newcastle Easy Saver/ISA | Annually | £1 - £250,000 | 3.15* | 3.15* | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 | |
| (Issue 6) | Monthly | £1 - £250,000 | 3.11* | 3.15* | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 | |
| *Rates effective from 22 July 2023 | | | | | | | | | | | |
| Newcastle First Home | Monthly (inc. bonus) | £1 - £40,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 | |
| Saver/ISA | Monthly (exc. bonus) | £1 - £40,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 | |
| Conditional bonus rate paid monthly | subject to at least one deposit | and no withdrawals in each cale | ndar month. | | | | | | | | |
| Newcastle Help to Buy: ISA *Rates effective from 13 July 2023. | Monthly | £1+ | 2.96* | 3.00* | 2.81 | 2.85 | 2.67 | 2.70 | 2.67 | 2.70 | |

| Account | Interest paid | Balance | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | |
|------------------------------------|---------------------------------------|-----------------------------------|--|----------------------|--|--------------------|--|---------|-----------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Newcastle Maturity | Annually | £1 - £250,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Account/ISA | Monthly | £1 - £250,000 | 2.96 | 3.00 | 2.81 | 2.85 | 2.67 | 2.70 | 2.47 | 2.50 |
| Newcastle Monthly Access | Monthly (inc. bonus) | £1 - £250,000 | 3.11 | 3.15 | 2.96 | 3.00 | 2.67 | 2.70 | 2.47 | 2.50 |
| Saver/ISA | Monthly (exc. bonus) | £1 - £250,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 |
| Conditional bonus paid where one | withdrawal or less is made per mo | onth. | | | | | | | | |
| Newcastle Monthly Saver | Annually (inc. bonus) | £10 - £1,000,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Newcastie Monthly Saver | Annually (exc. bonus) | £1 - £1,000,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid on ann | nual anniversary, subject to at least | t 11 monthly contributions of £10 | or more and no r | nore than one witl | ndrawal in the yea | r. | | | | |
| Newcastle Online Saver | Annually | £1 - £500,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Newcastle Regular Saver, | Monthly (inc. bonus) | £1 - £25,000 | 3.20 | 3.25 | 2.96 | 3.00 | 2.67 | 2.70 | 2.47 | 2.50 |
| 0-10, 11-15 | Monthly (exc. bonus) | £1 - £25,000 | 2.86 | 2.90 | 2.72 | 2.75 | 2.57 | 2.60 | 2.37 | 2.40 |
| Conditional bonus rate paid on the | 1st of each month, refer to the Pro | oduct Terms & Conditions for fu | ther details of the | bonus rate. | | | | | | |
| Newcastle Triple Access | Annually (inc. bonus) | £1 - £250,000 | 4.10 | 4.10 | 3.85 | 3.85 | 3.60 | 3.60 | 3.45 | 3.45 |
| aver/ISA (Issue 5) | Annually (exc. bonus) | £1 - £250,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid where | three withdrawals or less are mad | e per anniversary year. Newcast | le Triple Access Sa | aver/ISA (Issue 4) t | ransferred into thi | is product 5 Dec 2 | 2023. | | | |

| Account | Interest paid | Balance | Rates effective from 18 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | |
|--|--------------------------------------|----------------------------------|--|------------------|--|--------------------|--|--------------------|--------------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Preference / Premium Bonus | Half Yearly | £1+ | 2.98 | 3.00 | 2.83 | 2.85 | 2.68 | 2.70 | - | - |
| This product transferred into the Nev | vcastle Easy Saver (Issue 6) 18 Dec | 2024. | | | | | | | | |
| | Annually (inc. bonus) | £10 - £1,000,000 | 3.25 | 3.25 | 3.00 | 3.00 | 2.70 | 2.70 | 2.50 | 2.50 |
| Regular Saver Plus | Annually (exc. bonus) | £1 - £1,000,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid on annu | al anniversary, subject to £10 or mo | ore saved each month and no | more than one wi | thdrawal each ye | ar. | | | | | |
| | Annually (inc. bonus) | £1 - £250,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Savings Account | Annually (exc. bonus) | £1 - £250,000 | 2.90 | 2.90 | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate of 0.10% paid | if at least 2 deposits and no withdr | awals are made in the 12 mor | nths up to and incli | uding 20 March e | ach year. | | | | | |
| | Annually (inc. bonus) | £1 - £250,000 | 5.00* | 5.00* | 4.75 | 4.75 | 4.50 | 4.50 | 4.30 | 4.30 |
| Single Access ISA (Issue 1) | Annually (exc. bonus) | £1 - £250,000 | 2.90* | 2.90* | 2.75 | 2.75 | 2.60 | 2.60 | 2.40 | 2.40 |
| Conditional bonus rate paid where o | ne withdrawal or less is made per a | nniversary year. *Product ava | ilable 16 April 2024 | | | | | | | |
| Leggmason Investor Account/ Hargreaves Lansdown Account | Annually | £1+ | 5.25* | 5.25* | - | - | - | - | - | - |
| *Rates effective from the day following | ng Bank of England base rate chan | ges for all products linked to t | he base rate. Rate | change effective | date: 4 Aug 2023. | Product transferre | ed to Newcastle Ba | ase Rate Tracker A | ccount/ISA 1 July 2 | 024. |
| Client Deposit / Short Term Deposit | Annually | £1+ | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |

Manchester Building Society Closed Issues - Variable Rate Savings Accounts

| Account | Interest paid | Balance | Rates effective from 16 August 2023 | | Rates effective from 9 September 2024 | | Rates effective from 10 December 2024 | | Rates effective from 7 March 2025 | |
|---|---------------|-------------------|--|---------|--|---------|--|---------|--------------------------------------|---------|
| | | | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a.% | **AER % | *Gross p.a. % | **AER % |
| Easy Access Saver | Annually | £1,000 - £75,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Easy Access Saver Cash ISA | Annually | £1,000+ | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| Easy Save | Annually | £1,000 - £75,000 | 3.00 | 3.00 | 2.85 | 2.85 | 2.70 | 2.70 | 2.50 | 2.50 |
| 35 Day Notice Saver | Annually | £1,000 - £75,000 | 3.10 | 3.10 | 2.95 | 2.95 | 2.80 | 2.80 | 2.60 | 2.60 |
| 35 Day Notice Cash ISA | Annually | £1,000+ | 3.10 | 3.10 | 2.95 | 2.95 | 2.80 | 2.80 | 2.60 | 2.60 |
| 45 Day Notice Saver | Annually | £1,000 - £75,000 | 3.20 | 3.20 | 3.00 | 3.00 | 2.85 | 2.85 | 2.65 | 2.65 |
| 45 Day Notice Cash ISA | Annually | £1,000+ | 3.20 | 3.20 | 3.00 | 3.00 | 2.85 | 2.85 | 2.65 | 2.65 |
| 60 Day Notice Saver | Annually | £1,000 - £75,000 | 3.25 | 3.25 | 3.00 | 3.00 | 2.85 | 2.85 | 2.65 | 2.65 |
| 90 Day Notice Saver *Rates effective from 21 July 2023 | Annually | £1,000 - £75,000 | 3.30* | 3.30* | 3.05 | 3.05 | 2.90 | 2.90 | 2.70 | 2.70 |
| 120 Day Notice Saver | Annually | £1,000 - £75,000 | 4.25 | 4.25 | 4.00 | 4.00 | 3.75 | 3.75 | 3.50 | 3.50 |
| Easy Access Business Saver | Annually | £10,000 - £75,000 | 3.20 | 3.20 | 3.20 | 3.20 | 3.20 | 3.20 | 2.95 | 2.95 |
| 45 Day Notice Business Saver | Annually | £10,000 - £75,000 | 3.30 | 3.30 | 3.30 | 3.30 | 3.30 | 3.30 | 3.00 | 3.00 |
| 60 Day Notice Business Saver | Annually | £10,000 - £75,000 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 | 3.00 | 3.00 |
| 90 Day Notice Business Saver | Annually | £10,000 - £75,000 | 3.40 | 3.40 | 3.40 | 3.40 | 3.40 | 3.40 | 3.20 | 3.20 |





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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 registered on the Financial Services Register under the firm reference number 156058. Manchester Building Society is a trading name of Newcastle Building Society. We may monitor and record telephone calls for training and security purposes. All interest rates are correct as at time of print (March 2025). DEVO05_AGM