

### Current Issues - Variable Savings Interest Rates

Effective from 1 February 2023 (unless stated otherwise)

Account	Interest Paid	Balance	Rates effective from 1 February 2023		Rates effective from 8 December 2022	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>Newcastle Easy Saver/ISA (Issue 5)</b>	Annually	£1 - £250,000	2.25	2.25	2.00	2.00
	Monthly	£1 - £250,000	2.23	2.25	1.98	2.00
<b>Newcastle Cash Lifetime ISA (Issue 3)</b> Available via our website only. For details of the Lifetime ISA government bonus please visit <a href="http://www.gov.uk/lifetime-isa">www.gov.uk/lifetime-isa</a> .	Annually	£1+	2.00	2.00	1.50	1.50
<b>Newcastle Children's Saver</b>	Annually	£1 - £25,000	3.00	3.00	3.00	3.00
<b>Newcastle Junior Cash ISA</b> Withdrawals are not permitted until the child's 18th birthday.	Annually	£1+	3.00	3.00	3.00	3.00
<b>Newcastle Triple Access Saver (Issue 4)</b>	Annually (inc. bonus)	£1 - £250,000	2.75	2.75	-	-
	Annually (exc. bonus <sup>†</sup> )	£1 - £250,000	1.75	1.75	-	-
Penalty free withdrawals limited to a maximum of 3 withdrawals per year. <sup>†</sup> Interest rate upon 4th withdrawal until anniversary date. Product available from 19 Jan 2023.						
<b>Newcastle Business Saver (Issue 2) &amp; Newcastle Online Business Saver</b> To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.	Annually	£1 - £1,000,000	2.00	2.00	2.00	2.00
	Monthly	£1 - £1,000,000	1.98	2.00	1.98	2.00
<b>Newcastle Business 60 Day Notice Saver</b> To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.	Annually	£1 - £1,000,000	2.25	2.25	2.25	2.25
	Monthly	£1 - £1,000,000	2.23	2.25	2.23	2.25
<b>Ongoing Service Saver/ISA</b> 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.	Annually	£1 - £250,000	2.35	2.35	2.10	2.10
	Monthly	£1 - £250,000	2.33	2.35	2.08	2.10

### Closed Issues - Variable Savings Interest Rates

Effective from 1 February 2023 (unless stated otherwise)

Account	Interest Paid	Balance	Rates effective from 1 February 2023		Rates effective from 8 December 2022	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>My Newcastle Saver 2022</b>	Annually	£1 - £5,000	2.00	2.00	2.00	2.00
	Monthly	£1 - £5,000	1.98	2.00	1.98	2.00
<b>Newcastle 90 Day Notice Saver (Issues 1 - 3)</b>	Annually	£1 - £250,000	2.35	2.35	2.10	2.10
	Monthly	£1 - £250,000	2.33	2.35	2.08	2.10
<b>Newcastle Access Maturity Account/ISA</b>	Annually	£1 - £1,000,000	1.75	1.75	1.25	1.25
	Monthly	£1 - £1,000,000	1.74	1.75	1.24	1.25
<b>Newcastle Access Saver Deposit/ISA</b>	Annually	£1 - £1,000,000	1.75	1.75	1.50	1.50
	Monthly	£1 - £1,000,000	1.74	1.75	1.49	1.50
<b>Newcastle Base Rate Tracker Account/ISA</b>	Annually	£1 - £1,000,000	3.50*	3.50*	3.50*	3.50*
	Monthly	£1 - £1,000,000	3.45*	3.50*	3.45*	3.50*
*Rates effective from the day following Bank of England base rate changes for all products linked to base rate. Rate change dates: 4 Nov 2022 and 16 Dec 2022.						
<b>Newcastle Base Rate Tracker Deposit/ISA</b>	Annually	£1 - £1,000,000	3.50*	3.50*	3.50*	3.50*
	Monthly	£1 - £1,000,000	3.45*	3.50*	3.45*	3.50*
*Rates effective from the day following Bank of England base rate changes for all products linked to base rate. Rate change dates: 4 Nov 2022 and 16 Dec 2022.						
<b>Newcastle Big Home Saver/ISA (Issues 1 - 3)</b> 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.	Monthly (inc. bonus)	£1 - £30,000	1.79	1.80	1.49	1.50
	Monthly (exc. Bonus)	£1 - £30,000	1.74	1.75	1.24	1.25
<b>Newcastle Big Little Junior Cash ISA</b> 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.	Monthly (inc. bonus)	£1+	2.96	3.00	2.96	3.00
	Monthly (exc. Bonus)	£1+	1.74	1.75	1.49	1.50
<b>Newcastle Big Little Saver/16+</b> Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.	Monthly (inc. bonus)	£1+	2.96	3.00	2.96	3.00
	Monthly (exc. Bonus)	£1+	1.74	1.75	1.49	1.50
<b>Newcastle Bonus Saver Deposit/ISA</b> 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.	Annually (inc. bonus)	£1 - £1,000,000	1.75	1.75	1.50	1.50
	Monthly (inc. bonus)	£1 - £1,000,000	1.74	1.75	1.49	1.50
	Annually (exc. bonus)	£1 - £1,000,000	1.75	1.75	1.25	1.25
	Monthly (exc. Bonus)	£1 - £1,000,000	1.74	1.75	1.24	1.25
<b>Newcastle Business Saver</b> To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.	Annually	£1 - £1,000,000	2.00	2.00	2.00	2.00
	Monthly	£1 - £1,000,000	1.98	2.00	1.98	2.00
<b>Newcastle Cash Lifetime ISA (Issues 1 &amp; 2)</b> Available via our website only. For details of the Lifetime ISA government bonus please visit <a href="http://www.gov.uk/lifetime-isa">www.gov.uk/lifetime-isa</a> .	Annually	£1+	2.00	2.00	1.50	1.50
<b>Newcastle Cash ISA</b> *Rates effective from the day following Bank of England base rate changes for all products linked to base rate. Rate change dates: 4 Nov 2022 and 16 Dec 2022.	Half Yearly	£1 - £1,000,000	3.47*	3.50*	3.47*	3.50*
<b>Children's Regular Monthly/16+</b> 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.	Annually (inc. bonus)	£1 - £1,000,000	3.00	3.00	3.00	3.00
	Annually (exc. Bonus <sup>†</sup> )	£1 - £1,000,000	1.75	1.75	1.50	1.50
<b>Newcastle Community Saver/ISA (Issues 1 - 9)</b>	Annually	£1 - £250,000	2.00	2.00	2.00	2.00
	Monthly	£1 - £250,000	1.98	2.00	1.98	2.00
<b>Newcastle Direct Saver Plus</b>	Annually (4 withdrawals or less per year)	£1 - £1,000,000	1.75	1.75	1.50	1.50
	Monthly (4 withdrawals or less per year)	£1 - £1,000,000	1.74	1.75	1.49	1.50
	Annually (upon 5th withdrawal until anniversary date)	£1 - £1,000,000	1.75	1.75	1.25	1.25
	Monthly (upon 5th withdrawal until anniversary date)	£1 - £1,000,000	1.74	1.75	1.24	1.25

## Closed Issues - Variable Savings Interest Rates

Effective from 1 February 2023 (unless stated otherwise)

Account	Interest Paid	Balance	Rates effective from 1 February 2023		Rates effective from 8 December 2022	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
<b>Newcastle Easy Saver/ISA (Issues 1 - 3)</b>	Annually	£1 - £250,000	2.25	2.25	2.00	2.00
	Monthly	£1 - £250,000	2.23	2.25	1.98	2.00
<b>Newcastle First Home Saver/ISA</b>	Monthly (inc. bonus)	£1 - £40,000	1.89	1.91	1.89	1.91
	Monthly (exc. bonus)	£1 - £40,000	1.74	1.75	1.24	1.25
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.						
<b>Newcastle Help to Buy: ISA</b>	Monthly	£1+	2.47	2.50	2.47	2.50
For the Help to Buy: ISA government bonus payment, please visit <a href="http://www.ownyourhome.gov.uk">www.ownyourhome.gov.uk</a> .						
<b>Maturity Plus/ISA &amp; Maturity Plus/ISA (Issue 5)</b>	Annually	£1 - £1,000,000	1.75	1.75	1.25	1.25
	Monthly	£1 - £1,000,000	1.74	1.75	1.24	1.25
<b>Maturity Plus/ISA (Issue 6)</b>	Annually	£1 - £1,000,000	3.25	3.25	3.25*	3.25*
	Monthly	£1 - £1,000,000	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 December 2022.						
<b>Newcastle Monthly Access Saver/ISA</b>	Monthly (1 withdrawal or less per month)	£1 - £250,000	2.47	2.50	1.98	2.00
	Monthly (upon 2nd withdrawal per month)	£1 - £250,000	1.74	1.75	1.24	1.25
<b>Newcastle Maturity Account/ISA</b>	Annually	£1 - £250,000	1.75	1.75	1.25	1.25
	Monthly	£1 - £250,000	1.74	1.75	1.24	1.25
<b>Newcastle Monthly Saver</b>	Annually (inc. bonus)	£10 - £1,000,000	1.80	1.80	1.50	1.50
	Annually (exc. bonus)	£1 - £1,000,000	1.75	1.75	1.25	1.25
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.						
<b>Newcastle Online Access Saver</b>	Annually	£1 - £1,000,000	1.75	1.75	1.50	1.50
	Monthly	£1 - £1,000,000	1.74	1.75	1.49	1.50
<b>Newcastle O/L Access Saver Deposit/ISA</b>	Annually	£1+	1.75	1.75	1.50	1.50
	Monthly	£1+	1.74	1.75	1.49	1.50
<b>Newcastle Online Saver</b>	Annually	£1 - £500,000	1.75	1.75	1.50	1.50
<b>Newcastle Regular Saver, 0-10, 11-15</b>	Monthly (inc. bonus)	£1 - £25,000	2.29	2.31	2.29	2.31
	Monthly (exc. bonus)	£1 - £25,000	1.74	1.75	1.24	1.25
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.						
<b>Regular Saver Plus</b>	Annually (inc. bonus)	£10 - £1,000,000	1.80	1.80	1.50	1.50
	Annually (exc. bonus)	£1 - £1,000,000	1.75	1.75	1.25	1.25
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.						
<b>Newcastle Triple Access Saver</b>	Annually (inc. bonus)	£1 - £250,000	2.50	2.50	2.00	2.00
	Annually (exc. bonus#)	£1 - £250,000	1.75	1.75	1.25	1.25
Penalty free withdrawals limited to a maximum of 3 withdrawals per year. #Interest rate upon 4th withdrawal until anniversary date.						
<b>Newcastle Triple Access Saver/ISA (Issues 2 &amp; 3)</b>	Annually (inc. bonus)	£1 - £250,000	2.50	2.50	2.25	2.25
	Annually (exc. bonus#)	£1 - £250,000	1.75	1.75	1.25	1.25
Penalty free withdrawals limited to a maximum of 3 withdrawals per year. #Interest rate upon 4th withdrawal until anniversary date.						
<b>Savings Account</b>	Annually (inc. bonus)	£1 - £250,000	1.85	1.85	1.50	1.50
	Annually (exc. bonus)	£1 - £250,000	1.75	1.75	1.40	1.40
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.						
<b>Legg Mason Investor Account / Hargreaves Lansdown Account</b>	Annually	£1+	3.50*	3.50*	3.50*	3.50*
*Rates effective from the day following Bank of England base rate changes for all products linked to base rate. Rate change dates: 4 Nov 2022 and 16 Dec 2022.						
<b>Short Term Deposit</b>	Annually	£1+	1.75	1.75	1.50	1.50

### Our Interest Rates

Please refer to the Product Special Conditions and the Newcastle Building Society's Savings General Terms and 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](http://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. "\*\*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, 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 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](http://www.newcastle.co.uk)

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

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: [www.newcastle.co.uk](http://www.newcastle.co.uk) We may monitor and record telephone calls for training and security purposes. Details are correct as at time of print (January 2023).