

Current Issues - Variable Rate Savings Accounts

Effective from 18 August 2023 (unless stated otherwise)

Account	Interest Paid	Balance	Rates effective from 18 August 2023		Rates effective from 13 July 2023	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Double Access Saver/ISA (Issue 3)	Annually (inc. bonus)	£1 - £250,000	4.50*	4.50*		
	Annually (exc. bonus [#])	£1 - £250,000	2.90*	2.90*		
Penalty free withdrawals limited to a maximum of two withdrawals per year. [#] Interest rate upon 3rd withdrawal until anniversary date. *Product available 23 Jan 2024.						
Newcastle Easy Saver/ISA (Issue 5)	Annually	£1 - £250,000	3.00	3.00	2.90	2.90
	Monthly	£1 - £250,000	2.96	3.00	2.86	2.90
Newcastle Cash Lifetime ISA (Issue 3)	Annually	£1+	3.00	3.00	3.00	3.00
Newcastle 100 Day Notice Saver/ISA (Issue 1)	Annually	£1 - £250,000	4.25	4.25	4.05	4.05
	Monthly	£1 - £250,000	4.17	4.25	3.98	4.05
Newcastle Children's Saver	Annually	£1 - £25,000	4.20	4.20	4.00	4.00
Newcastle Junior Cash ISA	Annually	£1+	4.20	4.20	4.00	4.00
Withdrawals are not permitted until the child's 18th birthday.						
Loyalty Cash ISA (Issue 1) Member Exclusive	Annually	£1+	4.00	4.00	3.75	3.75
	Monthly	£1+	3.93	4.00	3.69	3.75
Newcastle Business Saver (Issue 2) & Newcastle Online Business Saver	Annually	£1 - £1,000,000	3.60*	3.60*	3.20**	3.20**
	Monthly	£1 - £1,000,000	3.54*	3.60*	3.15**	3.20**
To open this account 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. **Rates effective from 18 Aug 2023.						
Newcastle Business 90 Day Notice Saver	Annually	£1 - £1,000,000	4.10*	4.10*		
	Monthly	£1 - £1,000,000	4.03*	4.10*		
To open this account 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.						
Newcastle Business 60 Day Notice Saver	Annually	£1 - £1,000,000	3.75*	3.75*	3.35**	3.35**
	Monthly	£1 - £1,000,000	3.69*	3.75*	3.30**	3.35**
To open this account 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. **Rates effective from 18 Aug 2023.						
Accounts exclusively available to Ongoing Service customers of Newcastle Financial Advisers						
Ongoing Service Saver/ISA ISA interest is paid annually.	Annually	£1 - £250,000	3.10	3.10	3.00	3.00
	Monthly	£1 - £250,000	3.06	3.10	2.96	3.00
Newcastle Limited Access Saver/ISA (Issue 1)	Annually (inc. bonus)	£1 - £250,000	4.75	4.75		
	Annually (exc. bonus [#])	£1 - £250,000	2.90	2.90		
Penalty free withdrawals limited to a maximum of three withdrawals per year. [#] Interest rate upon 4 th 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
Effective from 18 August 2023 (unless stated otherwise)

Account	Interest Paid	Balance	Rates effective from 18 August 2023		Rates effective from 13 July 2023	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle 90 Day Notice Saver (Issue 1)	Annually	£1 - £250,000	3.30	3.30	3.15	3.15
	Monthly	£1 - £250,000	3.25	3.30	3.11	3.15
Newcastle Access Saver Deposit	Annually	£1 - £1,000,000	3.00	3.00	2.70	2.70
	Monthly	£1 - £1,000,000	2.96	3.00	2.67	2.70
Newcastle Base Rate Tracker (Issue 1)	Annually	£1 - £250,000	4.55*	4.55*	4.30	4.30
	Monthly	£1 - £250,000	4.46*	4.55*	4.22	4.30
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.						
Newcastle Base Rate Tracker Account/ISA	Annually	£1 - £1,000,000	5.25*	5.25*	5.25*	5.25*
	Monthly	£1 - £1,000,000	5.13*	5.25*	5.13*	5.25*
*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 3 Feb 2023, 24 Mar 2023, 12 May 2023, 23 June 2023, 4 Aug 2023						
Newcastle Base Rate Tracker Deposit/ISA	Annually	£1 - £1,000,000	5.25*	5.25*	5.25*	5.25*
	Monthly	£1 - £1,000,000	5.13*	5.25*	5.13*	5.25*
*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 3 Feb 2023, 24 Mar 2023, 12 May 2023, 23 June 2023, 4 Aug 2023						
Newcastle Big Home Saver/ISA (Issue 1)	Monthly (inc. bonus)	£1 - £30,000	2.96	3.00	2.72	2.75
	Monthly (exc. Bonus)	£1 - £30,000	2.86	2.90	2.67	2.70
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 refer to the Product Terms & Conditions.						
Newcastle Big Little Junior Cash ISA	Monthly (inc. bonus)	£1+	4.12	4.20	3.93	4.00
	Monthly (exc. Bonus)	£1+	2.86	2.90	2.67	2.70
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.						
Newcastle Big Little Saver/16+	Monthly (inc. bonus)	£1+	4.12	4.20	3.93	4.00
	Monthly (exc. Bonus)	£1+	2.86	2.90	2.67	2.70
Conditional bonus rate paid on the monthly anniversary subject to at least one deposit and no withdrawals in each bonus qualifying period.						
Newcastle Bonus Saver Deposit/ISA	Annually (inc. bonus [#])	£1 - £1,000,000	3.00	3.00	2.75	2.75
	Monthly (inc. bonus [#])	£1 - £1,000,000	2.96	3.00	2.72	2.75
	Annually (exc. bonus)	£1 - £1,000,000	2.90	2.90	2.70	2.70
	Monthly (exc. Bonus)	£1 - £1,000,000	2.86	2.90	2.67	2.70
ISA interest is paid annually. [#] To qualify for the bonus, you must not make more than two withdrawals between 1 Dec and 30 Nov each year.						
Newcastle Business Saver	Annually	£1 - £1,000,000	3.60*	3.60*	3.20**	3.20**
	Monthly	£1 - £1,000,000	3.54*	3.60*	3.15**	3.20**
To open this account 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. **Rates effective from 18 Aug 2023.						
Newcastle Cash Lifetime ISA (Issues 1 & 2)	Annually	£1+	3.00	3.00	3.00	3.00
Newcastle Cash ISA	Half Yearly	£1 - £1,000,000	5.18*	5.25*	5.18*	5.25*
	*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 3 Feb 2023, 24 Mar 2023, 12 May 2023, 23 June 2023, 4 Aug 2023					
Newcastle Double Access Saver/ISA (Issue 1)	Annually (inc. bonus)	£1 - £250,000	4.75*	4.75*	4.50	4.50
	Annually (exc. bonus [#])	£1 - £250,000	2.90*	2.90*	2.90	2.90
Penalty free withdrawals limited to a maximum of two withdrawals per year. [#] Interest rate upon 3rd withdrawal until anniversary date. *Rates effective from 29 Sept 2023.						
Newcastle Double Access Saver/ISA (Issue 2) Maturity Exclusive	Annually (inc. bonus)	£1 - £250,000	4.75*	4.75*		
	Annually (exc. bonus [#])	£1 - £250,000	2.90*	2.90*		
	Monthly (inc. bonus)	£1 - £250,000	4.65*	4.75*		
	Monthly (exc. bonus [#])	£1 - £250,000	2.86*	2.90*		
Penalty free withdrawals limited to a maximum of two withdrawals per year. [#] Interest rate upon 3rd withdrawal until anniversary date. *Rates effective from 11 Oct 2023.						
Children's Regular Monthly/16+	Annually (inc. bonus)	£1 - £1,000,000	4.20	4.20	4.00	4.00
	Annually (exc. Bonus)	£1 - £1,000,000	2.90	2.90	2.70	2.70
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.						
Newcastle Community Saver (Issues 1 & 8) Newcastle Community ISA (Issue 8)	Annually	£1 - £250,000	3.00	3.00	2.90	2.90
	Monthly	£1 - £250,000	2.96	3.00	2.86	2.90
Newcastle Community Saver/ISA (Issues 2 - 7 & 9) transferred into these Issues, 1 June 2023. Newcastle Community ISA (Issue 1) transferred into the Issue 8, 5 Dec 2023.						
Newcastle Direct Saver Plus	Annually (inc. bonus)	£1 - £1,000,000	3.00	3.00	2.75	2.75
	Monthly (inc. bonus)	£1 - £1,000,000	2.96	3.00	2.72	2.75
	Annually (exc. bonus [#])	£1 - £1,000,000	2.90	2.90	2.70	2.70
	Monthly (exc. bonus [#])	£1 - £1,000,000	2.86	2.90	2.67	2.70
Penalty free withdrawals limited to a maximum of four withdrawals per year. [#] Interest rate upon 5th withdrawal until anniversary date.						

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			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Newcastle Easy Saver/ISA (Issue 1)	Annually	£1 - £250,000	3.00	3.00	2.90	2.90
	Monthly	£1 - £250,000	2.96	3.00	2.86	2.90
My Newcastle Saver 2022, Newcastle Online Access Saver, Newcastle Access Maturity Account/ISA and Newcastle Access Saver ISA (Dep) transferred into the Newcastle Easy Saver/ISA (Issue 1) 22 Jan 2024.						
Newcastle Easy Saver/ISA (Issue 6)	Annually	£1 - £250,000	3.15	3.15		
	Monthly	£1 - £250,000	3.11	3.15		
Newcastle Triple Access Saver/ISA (Issue 2) transferred into this product 4 Sept 2023.						
Newcastle First Home Saver/ISA	Monthly (inc. bonus)	£1 - £40,000	2.96	3.00	2.72	2.75
	Monthly (exc. bonus)	£1 - £40,000	2.86	2.90	2.67	2.70
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, refer to the product Terms & Conditions.						
Newcastle Help to Buy: ISA	Monthly	£1+	2.96	3.00	2.96	3.00
For the Help to Buy: ISA government bonus payment, visit www.ownyourhome.gov.uk .						
Maturity Plus/ISA Maturity Plus/ISA (Issue 5 & Issue 6)	Annually	£1 - £1,000,000	3.00	3.00	2.70	2.70
	Monthly	£1 - £1,000,000	2.96	3.00	2.67	2.70
Newcastle Monthly Access Saver/ISA	Monthly (1 withdrawal or less per month)	£1 - £250,000	3.11	3.15	3.11	3.15
	Monthly (upon 2nd withdrawal per month)	£1 - £250,000	2.86	2.90	2.67	2.70
Newcastle Maturity Account/ISA	Annually	£1 - £250,000	3.00	3.00	2.70	2.70
	Monthly	£1 - £250,000	2.96	3.00	2.67	2.70
Newcastle Monthly Saver	Annually (inc. bonus)	£10 - £1,000,000	3.00	3.00	2.75	2.75
	Annually (exc. bonus)	£1 - £1,000,000	2.90	2.90	2.70	2.70
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.						
Newcastle O/L Access Saver Deposit/ISA	Annually	£1+	3.00	3.00	2.70	2.70
	Monthly	£1+	2.96	3.00	2.67	2.70
Newcastle Online Saver	Annually	£1 - £500,000	3.00	3.00	2.70	2.70
Newcastle Regular Saver, 0-10, 11-15	Monthly (inc. bonus)	£1 - £25,000	3.20	3.25	2.96	3.00
	Monthly (exc. bonus)	£1 - £25,000	2.86	2.90	2.67	2.70
Conditional bonus rate paid on the 1st of each month, refer to the Product Terms & Conditions for further details of the bonus rate.						
Regular Saver Plus	Annually (inc. bonus)	£10 - £1,000,000	3.25	3.25	2.75	2.75
	Annually (exc. bonus)	£1 - £1,000,000	2.90	2.90	2.70	2.70
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.						
Newcastle Triple Access Saver/ISA (Issue 5)	Annually (inc. bonus)	£1 - £250,000	4.10	4.10	3.90	3.90
	Annually (exc. bonus [#])	£1 - £250,000	2.90	2.90	2.70	2.70
Penalty free withdrawals limited to a maximum of three withdrawals per year. [#] Interest rate upon 4th withdrawal until anniversary date. Triple Access Saver/ISA (Issue 4) transferred into this Issue, 5 Dec 2023.						
Savings Account	Annually (inc. bonus)	£1 - £250,000	3.00	3.00	2.80	2.80
	Annually (exc. bonus)	£1 - £250,000	2.90	2.90	2.70	2.70
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.						
Leggmason Investor Account / Hargreaves Lansdown Account	Annually	£1+	5.25*	5.25*	5.25*	5.25*
*Rates effective from the day following Bank of England base rate changes for all products linked to the base rate. Rate change effective dates: 3 Feb 2023, 24 Mar 2023, 12 May 2023, 23 June 2023, 4 Aug 2023						
Short Term Deposit	Annually	£1+	3.00	3.00	2.70	2.70

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 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 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, 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 H M 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

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
We may monitor and record telephone calls for training and security purposes. Details are correct as at time of print (February 2024).