

## Current Issue Variable Savings Interest Rates

Please refer to the Product Special Conditions and the Savings General Terms and Conditions for full product details. All rates are variable except where indicated.

As at: 10 September 2019 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross %*/ AER%**	Current Gross %*	Current AER %**	Previous Gross%*/AER%**	Previous Gross %*	Previous AER %**
<b>Newcastle Big Little Junior ISA</b> Last rate change: 1 December 2017	£1+	Inc. Bonus	-	2.10	2.12	-	1.85	1.87
	£1+	Exc. Bonus	-	1.10	1.11	-	0.85	0.85
Bonus rate includes a conditional bonus of 1% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit in each bonus qualifying period. Withdrawals are not permitted until the child's 18th birthday.								
<b>Newcastle Cash Lifetime ISA</b> Product launched: 25 October 2018 Available via our website only, <a href="http://www.newcastle.co.uk">www.newcastle.co.uk</a> . For details of the Lifetime ISA government bonus, please visit <a href="http://www.gov.uk/lifetime-isa">www.gov.uk/lifetime-isa</a> .	£1+	N/A	1.10	-	-	N/A	-	-
<b>Newcastle First Home Saver/ISA</b> Last rate change: 1 December 2017	£1 - £40,000	Inc. Bonus	-	1.25	1.26	-	1.00	1.00
	£1 - £40,000	Exc. Bonus	-	0.60	0.60	-	0.35	0.35
Bonus rate includes a conditional bonus of 0.65% paid monthly. To qualify for the bonus you must make 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 Special Terms and Conditions.								
<b>Newcastle Help to Buy: ISA</b> Last rate change: 1 December 2017	£1+	N/A	-	2.53	2.56	-	2.28	2.30
For details of the Help to Buy: ISA government bonus payment, please visit <a href="http://www.help2obuy.gov.uk">www.help2obuy.gov.uk</a> .								
<b>Newcastle Junior ISA</b> Last rate change: 1 December 2017	£1+	N/A	1.60	-	-	1.35	-	-
Withdrawals are not permitted until the child's 18th birthday.								
<b>Newcastle Community Saver/ISA (Issue 9)</b> Product launched: 30 May 2019	£1 - £250,000	N/A	1.16	1.15	1.16	N/A	N/A	N/A
<b>Newcastle Regular Saver 0-10</b> Product launched: 12 March 2018	£1+	Inc. Bonus	-	2.25	2.27	-	N/A	N/A
	£1+	Exc. Bonus	-	0.85	0.85	-	N/A	N/A
Bonus rate includes a conditional bonus of 1.40% gross, paid on the 1st of each month. Please refer to the product terms and conditions for further details of the bonus rate.								
<b>Newcastle Regular Saver 11-15</b> Product launched: 12 March 2018	£1+	Inc. Bonus	-	2.25	2.27	-	N/A	N/A
	£1+	Exc. Bonus	-	0.85	0.85	-	N/A	N/A
Bonus rate includes a conditional bonus of 1.40% gross, paid on the 1st of each month. Please refer to the product terms and conditions for further details of the bonus rate.								
<b>Newcastle Regular Saver</b> Product launched: 12 March 2018	£1+	Inc. Bonus	-	2.25	2.27	-	N/A	N/A
	£1+	Exc. Bonus	-	0.85	0.85	-	N/A	N/A
Bonus rate includes a conditional bonus of 1.40% gross, paid on the 1st of each month. Please refer to the product terms and conditions for further details of the bonus rate.								
<b>Newcastle Business Saver</b> Last rate change: 12 August 2019	£1 - £1,000,000	N/A	1.05	1.04	1.05	0.75	0.75	0.75
To open this account your legal business status must be either a Limited Company, or Partnership, or Sole Trader or a Limited Liability Partnership.								
<b>Newcastle 90 Day Notice Saver</b> Product available: 7 June 2019	£1 - £250,000	N/A	1.40	1.39	1.40	N/A	N/A	N/A
<b>Ongoing Service Saver/ISA</b> Last rate change: 1 December 2017	£1 - £250,000	N/A	1.20	1.20	1.21	1.10	1.10	1.11
The Account is exclusively available for Ongoing Service customers of Newcastle Financial Advisers Limited, Your Money Manager Ongoing Monitor and Review Service. Newcastle Building Society introduces to Newcastle Financial Advisers Limited (NFAL). NFAL is an appointed representative of Openwork Limited, which is authorised and regulated by the Financial Conduct Authority. ISA interest is paid annually. New rate applicable 31 May 2019								

## Closed Issue Variable Savings Rates

As at: 10 September 2019 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual Previous Gross%/AER%**	Monthly	
			Current Gross %*/ AER%**	Current Gross %*	Current AER %**		Previous Gross %*	Previous AER %**
<b>Newcastle Big Home Saver/ISA (Issues 1, 2 &amp; 3)</b> Last rate change: 1 December 2017	£1 - £30,000 £1 - £30,000	Inc. Bonus Exc. Bonus	- -	1.30 0.50	1.31 0.50	- -	1.05 0.25	1.06 0.25
<p>Bonus rate includes a conditional bonus of 0.80% paid on the monthly anniversary. To qualify for the bonus rate you must make at least one deposit and no withdrawals in each bonus qualifying period.</p>								
<b>Newcastle Big Little Saver</b> Last rate change: 1 December 2017	£1+ £1+	Inc. Bonus Exc. Bonus	- -	2.10 1.10	2.12 1.11	- -	1.85 0.85	1.87 0.85
<p>Bonus rate includes a conditional bonus of 1% paid on the monthly anniversary. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period.</p>								
<b>Newcastle Community Saver/ISA (Issue 1)</b> Last rate change: 1 December 2017	£1 - £250,000	N/A	1.05	1.05	1.06	0.80	0.80	0.80
<b>Newcastle Community Saver/ISA (Issue 2 - 6 &amp; 8)</b>	£1 - £250,000	N/A	1.00	1.00	1.00	N/A	N/A	N/A
<b>Newcastle Community Saver/ISA (Issue 7)</b> Last rate change: 14 September 2018	£1 - £250,000	N/A	1.00	1.00	1.00	0.80	0.80	0.80
<b>(Branch) Easy Access Saver / ISA</b> Product launched: 6 November 2018	£1+ £1+	Inc. Bonus Exc. Bonus	1.25 0.75	1.24 0.74	1.25 0.74	N/A N/A	N/A N/A	N/A N/A
<p>Bonus rate includes a non-conditional bonus of 0.50% gross, paid for the first 12 months from the account opening date. Available from selected branches only.</p>								
<b>Newcastle Easy Access ISA</b> Product launched: 22 March 2019	£1+ £1+	Inc. Bonus Exc. Bonus	1.35 0.75	1.34 0.74	1.35 0.74	N/A N/A	N/A N/A	N/A N/A
<p>Bonus rate includes a non-conditional bonus of 0.60% gross, paid until 24 April 2020 Available from selected branches only.</p>								
<b>Newcastle Easy Access ISA/Saver (Issue 2)</b> Product launched: 22 March 2019	£1+ £1+	Inc. Bonus Exc. Bonus	1.35 0.75	1.34 0.74	1.35 0.74	N/A N/A	N/A N/A	N/A N/A
<p>Bonus rate includes a non-conditional bonus of 0.60% gross, paid until 25 September 2020 Available from selected branches only.</p>								
<b>Newcastle Monthly Saver</b> Last rate change: 1 December 2017	£10 - £1,000,000 £10 - £1,000,000	Inc. Bonus Exc. Bonus	1.30 0.35	- -	- -	1.05 0.10	- -	- -
<p>Bonus rate includes a conditional bonus of 0.95% paid annually on the anniversary of account opening. To qualify for the bonus you must make a minimum of 11 monthly contributions in the account and no more than one withdrawal in the year.</p>								
<b>Children's Regular Saver</b> Last rate change: 1 December 2017	£1 - £1,000,000 £1 - £1,000,000	Inc. Bonus Exc. Bonus	2.10 0.35	- -	- -	1.85 0.10	- -	- -
<p>Bonus rate includes a conditional bonus of 1.75% paid annually on the anniversary of account opening. To qualify for the bonus you must make a minimum of 11 monthly contributions in the account and no more than six withdrawals in the year.</p>								
<b>Maturity+/Maturity+ ISA (Issue 1)</b> Last rate change: 22 August 2018	£1 - £1,000,000	N/A	0.55	0.55	0.55	0.75	0.75	0.75
<b>Maturity+/Maturity+ ISA (Issue 5)</b> Last rate change: 3 August 2018	£1 - £1,000,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
<p>Interest rate guaranteed not to fall below the Bank of England base rate until 31 December 2020.</p>								
<b>Newcastle Access Maturity Account/ISA</b> Last rate change: 1 December 2017	£1+	N/A	0.50	0.35	0.35	0.25	0.10	0.10

## Closed Issue Variable Savings Rates (Cont.)

As at: 10 September 2019 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross %*/ AER%**	Current Gross %*	Current AER %**	Previous Gross%*/AER%**	Previous Gross %*	Previous AER %**
<b>NewcastleNet (Issue 7)</b> Last rate change: 1 December 2017	£250 - £250,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
<b>Newcastle Online Access Saver Deposit/ISA (Maturity Exclusive)</b> Last rate change: 1 December 2017 ISA interest is paid annually	£100,000+	N/A	0.50	0.35	0.35	0.25	0.10	0.10
	£1 - £99,999.99	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Access Saver Deposit/ISA (Maturity Exclusive)</b> Last rate change: 1 December 2017 ISA interest is paid annually	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Savings Account</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Bonus Saver Deposit/ISA (Maturity Exclusive)</b> Last rate change: 1 December 2017  To qualify for the bonus, you must not make more than two withdrawals between 1 December and 30 November each year. ISA interest is paid annually.	£1+	Inc. Bonus	0.75	0.75	0.75	0.50	0.50	0.50
	£1+	Exc. Bonus	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Online Bonus Saver</b> Last rate change: 1 December 2017 Penalty free withdrawals limited to a maximum of four withdrawals per year.	£1+	N/A	0.80	-	-	0.55	-	-
<b>Newcastle Online Access Saver/ISA</b> Last rate change: 1 December 2017 ISA interest is paid annually	£500 - £1,000,000	N/A	0.80	0.80	0.80	0.55	0.55	0.55
	£1 - £499.99	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Online Easy Saver</b> Last rate change: 1 December 2017	£1 - £50,000	N/A	0.75	0.75	0.75	0.50	0.50	0.50
<b>Newcastle Base Rate Tracker Deposit/ISA (Maturity Exclusive)</b> Last rate change: 3 August 2018 ISA interest is paid annually	£1 - £1,000,000	N/A	0.60	0.60	0.60	0.35	0.35	0.35
<b>Newcastle Direct Saver Plus</b> Last rate change: 1 December 2017  Penalty free withdrawals limited to a maximum of four withdrawals per year. *Interest rates upon 5th withdrawal until anniversary date.	£1+	Inc. Bonus	0.75	0.75	0.75	0.50	0.50	0.50
	£1+	Exc. Bonus*	0.35	0.35	0.35	0.10	0.10	0.10
<b>Nova ISA</b> Last rate change: 1 December 2017	£1+	N/A	0.35	-	-	0.10	-	-
<b>Nova Plus, Nova Plus (Issue 4), Nova Gross, Nova Plus Special</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10

## Closed Issue Variable Savings Rates (Cont.)

As at: 10 September 2019 (unless stated otherwise)

Account	Balance	Bonus	Annual	Monthly		Annual	Monthly	
			Current Gross %*/ AER%**	Current Gross %*	Current AER %**	Previous Gross%*/AER%**	Previous Gross %*	Previous AER %**
<b>Savings Account</b> <b>(Formerly AMP Savings Account)</b> Last rate change: 1 December 2017	£1 - £250,000	Inc. Bonus	0.60	-	-	0.35	-	-
	£1 - £250,000	Exc. Bonus	0.35	-	-	0.10	-	-
<b>Shelter Account</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Nottingham Forest Savings Account</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Base Rate Tracker/ISA</b> Last rate change: 3 August 2018	£1 - £1,000,000	N/A	0.75	0.60	0.60	0.50	0.35	0.35
<b>Newcastle Regular Saver Plus</b> Last rate change: 1 December 2017	£1+	Inc. Bonus	1.30	-	-	1.05	-	-
	£1+	Exc. Bonus	0.35	-	-	0.10	-	-
<b>Short Term Deposit</b> Last rate change: 1 December 2017	£1 - £19,999 £20,000	Inc. Bonus Exc. Bonus	0.35 0.95	- -	- -	0.10 0.70	- -	- -
<b>Deposit / Deposit UK</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Direct 1 No Notice</b> Last rate change: 1 December 2017	£1+	N/A	0.35	0.35	0.35	0.10	0.10	0.10
<b>Newcastle Cash ISA</b> Last rate change: 3 August 2018	£1+	N/A	0.60	-	-	0.35	-	-

### Our Interest Rates

Please refer to the Special Conditions and the Savings General Terms & Conditions for full product details. All interest rates are variable except where indicated.

- Interest will be paid gross, without the deduction of income tax. It is your responsibility to pay any tax due based on your individual circumstances.
- 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 the 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).
- During 2019 the Society will change the way it processes cheque payments and when this happens, you will earn interest on cheques from the working day after it is credited to your account (providing this is also a working day).

- 'Gross' means the contractual rate of interest.
- 'AER' stands for the Annual Equivalent Rate, a notional rate which illustrates what the contractual interest rate would be if paid and compounded on an annual basis

Whenever the Newcastle 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 terms and conditions for the interest rate payable as this will not change before the maturity date.