

Account Name	Interest paid	Balance	Gross %	Net %	AER %
Newcastle Loyalty Access Saver/ISA (Issue 3) (Maturity Exclusive)	Annually	£1+	2.60	2.08	2.60
	Monthly	£1+	2.35	1.88	2.38
Newcastle Loyalty Access Saver/ISA (Issue 4) (Maturity Exclusive)	Annually	£1+	2.60	2.08	2.60
	Monthly	£1+	2.35	1.88	2.38
Newcastle Bonus Saver ISA (Issue 2) <small>Bonus rates include an unconditional bonus of 0.95% for the first 12 months from account opening date. ISA interest paid Gross.</small>	Annually (inc. bonus)	£1+	3.05	2.44	3.05
	Monthly (inc. bonus)	£1+	2.80	2.24	2.84
	Annually (exc. bonus)	£1+	2.10	1.68	2.10
	Monthly (exc. bonus)	£1+	1.85	1.48	1.87
Formerly available as Universal Building Society Accounts					
Cash ISA	Annually	£1+	0.30	-	0.30
Direct Tracker (Issue 1)	Annually	£1+	0.50	0.40	0.50
Future Account	Annually	£10+	0.90	0.72	0.90
Prime Time <small>Over 50s Only.</small>	Annually	£1+	0.45	0.36	0.45
	Monthly	£1+	0.20	0.16	0.20
Regular Saver Plus <small>Bonus rate includes a conditional bonus of 2.00% paid annually on anniversary of account opening, subject to one deposit made each month and no more than one withdrawal per calendar year.</small>	Annually (inc. bonus)	£1+	2.10	1.68	2.10
	Annually (exc. bonus)	£1+	0.10	0.08	0.10

Important Information

Please read the Terms & Conditions below which relate to each of our savings accounts.

- All returns will be paid after deduction of income tax at the appropriate rate (currently 20%*) or, subject to the required certification, Gross.
- Individuals who are non-tax payers, and who have not registered to receive their interest without tax deducted, can claim a repayment of tax from HM Revenue & Customs.
- Individuals whose interest falls within the basic rate band (currently 20%*) will have no more tax to pay on their interest.
- Individuals who are higher rate tax-payers will have to pay the extra tax due on their interest (the difference between tax deducted at appropriate rate (currently 20%*) and the higher/additional rate (currently 40%/50%*)).
- 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 English Bank Holidays).

Whenever the Newcastle revises its rates, notification and details of any changes are always published in one of the following ways:

- Notices and leaflets displayed in all of our branches; or
- Press advertisements placed in two national daily newspapers; The Daily Express and The Times; or
- On our website: www.newcastle.co.uk.

*The rate of tax is subject to legislation and may vary in future.

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

Call:

08457 344 345*

Monday to Friday 8am to 6pm

*We may monitor and record your telephone calls for training and security purposes.

or visit us online:

www.newcastle.co.uk

Your local branch details:

Savings

Closed Savings Accounts Interest Rates

Rates effective from 29th March 2012.

Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL.

Newcastle Building Society (NBS) is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's register under number 156058. NBS introduces to Newcastle Financial Services Limited (NFSL). NFSL is an appointed representative of Openwork Limited, which is authorised and regulated by the FSA.

Details are correct as at time of print (March 2012) DEV005

By saving with us, you are already part of the Newcastle family

We regularly launch new accounts so it's always a good idea to review your savings to ensure your money is working as hard as possible for you. This leaflet offers a summary of the interest rates for our closed savings accounts. If you need any further information or would like to discuss other savings options available to you please call into your local branch or call us on 08457 344 345.

*'AER' stands for "Annual Equivalent Rate", a notional rate which illustrates what the interest rate would be if paid and compounded on an annual basis. 'Gross' interest is the contractual rate of interest payable before the deduction of income tax.

Account Name	Interest paid	Balance	Gross %	Net %	AER %
Access ISA	Annually	£1+	2.00	-	2.00
Balance Builder ISA	Annually	£1 +	2.00	-	2.00
Base Rate Plus Bond (Issue 1)	Annually	£10,000 - £500,000	0.51	0.41	0.51
	Monthly	£10,000 - £500,000	0.51	0.41	0.51
Children's Regular Saver <small>Bonus rate includes a conditional bonus of 2.00% paid annually on the anniversary of account opening. Should you make seven or more withdrawals then Nova Plus (Issue 4) rates will apply.</small>	Annually (inc. bonus)	£1 - £1,000,000	2.10	1.68	2.10
	Annually (exc. bonus)	£1 - £1,000,000	0.10	0.08	0.10
E Saver	Annually	£1 - £1,000,000	0.75	0.60	0.75
	Monthly	£1 - £1,000,000	0.60	0.48	0.60
E Saver ISA	Annually	£1+	0.75	-	0.75
Family Saver Plus/Family Saver Plus ISA <small>Rates include an unconditional bonus of 0.25% for the first 6 months from account opening. ISA interest paid Gross annually.</small>	Annually	£100 - £1,000,000	0.75	0.60	0.63
	Monthly	£1,000 - £1,000,000	0.50	0.40	0.38
Maturity+/Maturity+ ISA (Maturity Exclusive) <small>ISA interest paid Gross annually.</small>	Annually	£1 - £1,000,000	1.50	1.20	1.50
	Monthly	£1,000 - £1,000,000	1.25	1.00	1.25
Maturity+ (Issue 2)/Maturity+ ISA (Issue 2) (Maturity Exclusive) <small>ISA interest paid Gross.</small>	Annually	£1 - £1,000,000	1.50	1.20	1.50
	Monthly	£1,000 - £1,000,000	1.25	1.00	1.26
Newcastle Reward Saver/Newcastle Reward ISA <small>Bonus rates include a 1.00% bonus for the first 12 months from account opening. ISA interest paid Gross annually.</small>	Annually (inc. bonus)	£500 - £1,000,000	2.75	2.20	2.75
	Monthly (inc. bonus)	£5,000 - £1,000,000	2.66	2.13	2.69
	Annually (exc. bonus)	£500 - £1,000,000	1.75	1.40	1.75
	Monthly (exc. bonus)	£5,000 - £1,000,000	1.66	1.35	1.67
Newcastle Online Access ISA	Annually	£1+	2.70	-	2.70

Account Name	Interest paid	Balance	Gross %	Net %	AER %		
Newcastle ISA+	Annually	£3,000+ £1 - £3,000	2.25 1.75	- -	2.25 1.75		
Newcastle ISA+ (Issue 2)	Annually	£3,600+ £1 - £3,600	1.75 1.25	- -	1.75 1.25		
Newcastle ISA+ (Issue 3)	Annually	£1+	2.25	-	2.25		
Newcastle Loyalty Access Saver (Maturity Exclusive)	Annually	£500+	3.00	2.40	3.00		
	Monthly	£500+	2.75	2.20	2.78		
Newcastle Loyalty Access Saver/ISA (Issue 2) (Maturity Exclusive)	Annually	£1+	2.70	2.16	2.70		
	Monthly	£1+	2.45	1.96	2.48		
NewcastleNet (Issue 7)	Annually	£250 - £250,000	1.84	1.47	1.84		
	Monthly	£250 - £250,000	1.69	1.35	1.70		
NewcastleNet Online Saver	Annually	£1 - £500,000	2.00	1.60	2.00		
	Monthly	£1,000 - £500,000	1.75	1.40	1.76		
Newcastle Super Saver/Newcastle Super Saver ISA <small>Withdrawals subject to 60 days loss of interest. Product matures 17 September 2012. ISA interest paid Gross annually.</small>	Annually	£1+	3.00	2.40	3.00		
	Monthly	£1+	2.75	2.20	2.78		
Newcastle Online Access Saver Deposit/ISA (Maturity Exclusive) <small>ISA interest paid Gross annually.</small>	Annually	£100,000+ £10,000 - £99,999 £5,000 - £9,999 £1,000 - £4,999 £0 - £999	0.50 0.25 0.15 0.10 0.10	0.40 0.20 0.12 0.08 0.08	0.50 0.25 0.15 0.10 0.10		
		Monthly	£100,000+ £10,000 - £99,999 £5,000 - £9,999 £1,000 - £4,999 £0 - £999	0.25 0.10 0.10 0.10 0.10	0.20 0.08 0.08 0.08 0.10	0.25 0.10 0.10 0.10 0.10	
			Annually	£100,000+ £10,000 - £99,999 £5,000 - £9,999 £1,000 - £4,999 £0 - £999	0.25 0.20 0.15 0.10 0.10	0.20 0.16 0.12 0.08 0.10	0.25 0.20 0.15 0.10 0.10
				Monthly	£0 - £100,000+	0.10	0.08
Newcastle Bonus Saver Deposit/ISA (Maturity Exclusive) <small>ISA interest paid Gross annually.</small>	Annually (inc. bonus) <small>Bonus rate includes a conditional bonus of 0.80% subject to no more than 2 withdrawals made between 1 December and 30 November each year.</small>			£1+	0.90	0.72	0.90
		Monthly (inc. bonus) <small>Bonus rate includes a conditional bonus of 0.75% subject to no more than 2 withdrawals made between 1 December and 30 November each year.</small>		£1+	0.85	0.68	0.85
			Annually (exc. bonus)	£1+	0.10	0.08	0.10
			Monthly (exc. bonus)	£1+	0.10	0.08	0.10
Newcastle Bonus Saver (Issue 2) <small>Bonus rates include an unconditional bonus of 0.95% for the first 12 months from account opening date.</small>	Annually (inc. bonus)	£1+	3.05	2.44	3.05		
		Monthly (inc. bonus)	£1+	2.80	2.24	2.84	
	Annually (exc. bonus)	£1+	2.10	1.68	2.10		
		Monthly (exc. bonus)	£1+	1.85	1.48	1.87	
Newcastle Online Bonus Saver <small>Bonus rate includes an unconditional bonus of 0.95% payable for the first 12 months from the account opening date. Penally free withdrawals limited to a maximum of four withdrawals per year. *Rate paid from the first anniversary of account opening.</small>	Annually (inc. bonus)	£1 - £500,000	3.15	2.52	3.15		
	Annually (exc. bonus)*	£1 - £500,000	2.20	1.76	2.20		

Account Name	Interest paid	Balance	Gross %	Net %	AER %
Newcastle Online Access Saver	Annually	£500 - £1,000,000	2.70	2.16	2.70
	Monthly	£500 - £1,000,000	2.60	2.08	2.63
Newcastle Online Easy Saver	Annually	£1 - £50,000	3.00	2.40	3.00
	Monthly	£1 - £50,000	2.75	2.20	2.78
Newcastle Base Rate Tracker Deposit/ISA (Maturity Exclusive) <small>The interest rate is guaranteed to be no less than the Bank of England Base Rate less 0.25% until 23 March 2013. ISA interest paid Gross annually.</small>	Annually	£1 - £1,000,000	0.25	0.20	0.25
	Monthly	£1 - £1,000,000	0.25	0.20	0.25
NewcastleNet Bonus Account (Issue 1)	Annually	£1,000 - £1,000,000	0.85	0.68	0.85
NewcastleNet Savings & Shares (Issue 1)	Annually	£10,000+ £1,000 - £9,999	0.59 0.44	0.47 0.35	0.59 0.44
	Monthly	£10,000+ £1,000 - £9,999	0.44 0.29	0.35 0.32	0.44 0.29
Notice+	Annually	£15,000 - £1,000,000 £1 - £14,999	0.90 0.60	0.72 0.48	0.90 0.60
	Monthly	£15,000 - £1,000,000 £1 - £14,999	0.65 0.35	0.52 0.28	0.65 0.35
Nova Plus (Issue 3)	Annually	£1 - £300,000	0.10	0.08	0.10
	Monthly	£5,000 - £300,000	0.10	0.08	0.10
Savings Account (Formerly AMP Savings Account) <small>Bonus rate includes a conditional bonus of 0.50% added to the account, if 2 deposits and no withdrawals have been made in the 12 months up to, and including 20 March each year. This amount will be included in the annual interest that is paid on 31 March.</small>	Annually (inc. bonus)	£1 - £250,000	0.60	0.48	0.60
	Annually (exc. bonus)	£1 - £250,000	0.10	0.08	0.10
Save & Care Account <small>Rate reduced to 0.75% Gross/AER, if a donation is made to Nottinghamshire Hospice.</small>	Annually	£1 - £300,000	1.00	0.80	1.00
	Monthly	£5,000 - £300,000	1.00	0.80	1.00
Shelter Account <small>An annual donation will be paid to Shelter equivalent to 1.00% of the average total balances.</small>	Annually	£1 - £300,000	0.35	0.28	0.35
	Monthly	£5,000 - £300,000	0.35	0.28	0.35
Step Up Cash ISA	Annually	£36,000+ £24,000 - £35,999 £18,000 - £23,999 £6,000 - £17,999 £1 - £5,999	1.75 1.60 1.45 1.30 1.00	- - - - -	1.75 1.60 1.45 1.30 1.00
30 Day Notice ISA	Annually	£1+	0.40	-	0.40
Variable Online ISA	Annually	£1+	0.60	-	0.60