

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:

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) DEV126

Savings

Current Savings Accounts Interest Rates

Rates effective from 29th March 2012 (unless stated otherwise)



A world of savings.

Choosing the Newcastle as a home for your savings means you are part of one of the strongest mutual building societies in the country. This gives you access to a range of savings accounts.

This booklet offers a summary of the interest rates for our current variable rate savings accounts. We also offer a wide variety of other savings products, so feel free to come into your local branch at any time to discuss your savings, or simply call us on 08457 344 345.

[†]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. 'Gross' interest is the contractual rate of interest payable before the deduction of income tax.

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

Account Name	Interest paid	Balance	Gross %	Net %	AER %
Newcastle Big Little Saver <small>Bonus rate includes a conditional bonus of 1.00% paid monthly. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period.</small>	Monthly (inc. bonus)	£1+	2.98	2.38	3.00
	Monthly (exc. bonus)	£1+	1.98	1.58	2.00
Newcastle Direct Saver Plus <small>Penalty free withdrawals limited to a maximum of four withdrawals per year. *Interest rates (upon 5th withdrawal until anniversary date)</small>	Annually	£1+	2.35	1.88	2.35
	Monthly	£1+	2.10	1.68	2.12
	Annually*	£1+	0.35	0.28	0.35
	Monthly*	£1+	0.10	0.08	0.10
The Sir Bobby Robson Foundation ISA <small>The Society will pay an additional 0.10% of the average balance held in all Sir Bobby Robson Foundation ISAs at the end of each month to the Sir Bobby Robson Foundation annually.</small>	Annually	£1+	2.60	-	2.60
	Monthly	£1+	2.35	-	2.38

Account Name	Interest paid	Balance	Gross %	Net %	AER %
Newcastle Big Home Saver/ISA <small>Bonus rate includes a conditional bonus of 1% paid monthly. To qualify for the bonus you must make at least one deposit and no withdrawals in each bonus qualifying period. A cash bonus of £500 will be paid for balances of £5,000 - £9,999.99 held in the account upon completion of a mortgage with the Newcastle. £1,000 will be paid for balances of £10,000+ upon completion of a mortgage with the Newcastle.</small>	Monthly (inc. bonus)	£1+	2.98	2.38	3.00
	Monthly (exc. bonus)	£1+	1.98	1.58	2.00
Newcastle Monthly Saver <small>Bonus rate includes a conditional bonus of 2.00% paid annually on anniversary of account opening. Should you make 2 or more withdrawals then Nova Plus (Issue 4) rates will apply.</small>	Annually (inc. bonus)	£10 - £1,000,000	2.10	1.68	2.10
	Annually (exc. bonus)	£10 - £1,000,000	0.10	0.08	0.10
Nova ISA	Annually	£1+	0.30	-	0.30
Nova Plus (Issue 4)	Annually	£1 - £1,000,000	0.10	0.08	0.10
	Monthly	£1 - £1,000,000	0.10	0.08	0.10
Newcastle 55/Newcastle 55 ISA <small>Only available to customers aged 50 and over. The annual interest rate is guaranteed to be equal to the Bank of England Base Rate until 7 September 2012. ISA interest is paid Gross Annually.</small>	Annually	£1 - £1,000,000	0.50	0.40	0.50
	Monthly	£1 - £1,000,000	0.25	0.20	0.25

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.