

Product Information

*'Gross' interest is the contractual rate of interest payable before the deduction of income tax.

**'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.

Account Name	Newcastle Fixed Rate Options (Issue 106)			
Interest Rates	Annually (Fixed)		Monthly (Fixed)	
	Gross*	AER**	Gross*	AER**
	2.35%	2.35%	2.32%	2.34%
Tax Status	Interest will be paid after the deduction of income tax at the appropriate rate unless you request otherwise.			
Conditions for bonus payment	No bonus is applicable.			
Withdrawal arrangements	Withdrawals are not permitted until maturity.			
Access	In branch, by post or online.			
Additional Important Information				
Maturity Date	20 th October 2016			
Interest Payment	Annually		Monthly	
	20 th October 2015, and on maturity (20 th October 2016)		Last business day	
Minimum Balance	£1			
Maximum Balance	£250,000			

Account Name	Newcastle Fixed Rate Options ISA (Issue 106)			
Interest Rates	Annually (Fixed)		Monthly (Fixed)	
	Gross*	AER**	Gross*	AER**
	2.00%	2.00%	1.98%	2.00%
Tax Status	Interest is paid Gross*.			
Conditions for bonus payment	No bonus is applicable.			
Withdrawal arrangements	Withdrawals are permitted subject to 120 days loss of interest			
Access	In branch, by post or online.			
Additional Important Information				
Maturity Date	20 th October 2016			
Interest Payment	Annually		Monthly	
	20 th October 2015 and on maturity 20 th October 2016		Last business day	
Minimum Balance	£500			
Maximum Balance	Allowance for current tax year. Transfers from other ISA providers are also permitted.			

Account Name	Newcastle Fixed Rate Options ISA (Issue 103)
Interest Rates	Annual-Fixed (Gross/AER) 2.85%
	Monthly-Fixed (Gross) 2.81%
	Monthly-Fixed (AER) 2.85%
Tax Status	Interest will be paid Gross*.

Bonus	No bonus is applicable.
Withdrawal arrangements	Withdrawals are permitted subject to 365 days loss of interest.
Access	In branch, by post or online.
	Additional Important Information
Maturity Date	24th October 2019
Interest Payment (Annually)	24th October 2014, 2015, 2016, 2017, 2018 and on maturity (24th October 2019)
Interest Payment (Monthly)	Last business day
Minimum Balance	£1
Maximum Balance	Allowance for current tax year. Transfers from other cash ISA's providers are also permitted.