

Current savings interest rates

with effect from 17 August 2023



Protected



Newbury Building Society

A summary of account details is given beside the interest rates. Speak to a Qualified Savings Adviser for details on the most suitable account for you. Rate of interest payable and tax treatment depends on individual circumstances and may be subject to change in the future.

	Account Type	Available	Account balance	Gross p.a %	AER %	Summary
Easy access	Existing members account (EMA)	Branch, post and online	£1+	4.35	4.35	Easy access account (note 8) for existing members of one year's standing. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £50. Maximum investment each tax year is £6,000.
	Welcome to Newbury	Branch, post and online	£50+	4.25	4.25	Easy access account (note 8) for new members who have not had an open account with the Society in the past six months. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £50. Maximum balance £5,000.
	Senior saver	Branch, post and online	£500+	4.05	4.13	Easy access account (note 8). Available to those aged 55 and over. Variable interest calculated daily and paid monthly or upon closure. Minimum opening balance £500. Maximum balance £1,500,000.
	Instant premium	Branch, post and online	£25,000+ £50+	3.50 3.30	3.50 3.30	Easy access account (note 8). Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum balance £50. Maximum balance £1,500,000.
Restricted access	Access 180	Branch, post and online	£75,000+	4.50	4.50	180 days' notice is required for all withdrawals; there is no option to withdraw early with a penalty. Variable interest, calculated daily and paid annually on 31 October or upon closure.
			£50,000+	4.40	4.40	
			£25,000+	4.15	4.15	
	Access 90	Branch, post and online	£50,000+	4.35	4.35	90 days' notice is required for all withdrawals; there is no option to withdraw early with a penalty. Variable interest, calculated daily and paid annually on 31 October or upon closure.
£25,000+			4.05	4.05		
£10,000+			3.95	3.95		
Home saver	Branch, post and online	£10+	4.25	4.25	Restricted access - two withdrawals can be made from the account per calendar year. Minimum age is 16 years. Variable interest calculated daily and paid annually on 31 October or upon closure. Opening balance £10 - £500. Monthly deposits of £10 - £500 required. Maximum balance £20,000.	
Treasure Plus	Branch, post and online	£50,000+	4.15	4.15	90 days' notice required on withdrawals that take the balance below £10,000. Easy access for withdrawals (note 8) where £10,000 remains in the account. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum balance £1,000. Maximum balance £1,500,000.	
		£25,000+	3.90	3.90		
		£10,000+	3.55	3.55		
£1,000+	3.45	3.45				
Charity affinity account	Charity account	Branch, post and online	£1+	3.75	3.75	35 day notice account. Available to those aged 18 and over. Variable interest calculated daily and paid annually on 31 October or upon closure. Newbury Building Society will also pay an annual donation of 0.80% (Gross/AER variable) to the customer's chosen NBS partnered charity. Minimum opening balance £100. Maximum balance is £50,000.
Children's	Junior Cash ISA	Branch and post	£50+	4.65	4.65	A tax free Children's Cash Individual Savings Account. No withdrawals are permitted, until the 18th birthday of the holder. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £50. Maximum annual subscriptions as per HM Revenue & Customs ruling for Junior Cash ISAs (see product leaflet for full details of ISA terms and conditions).
	Young saver (including Junior Newbury Building Society)	Branch and post	£1+	4.25	4.25	Easy access children's account (note 8). Available to children aged 17 and under. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £1. Maximum balance £50,000.

	Account Type	Available	Account balance	Tax free p.a%	AER %	Summary
Tax efficient savings	90 Day Cash ISA	Branch and post	£40,000+ £30,000+ £20,000+	4.45 4.40 4.35	4.45 4.40 4.35	A 90 day notice, tax free, available to those aged 18 and over. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £20,000. Maximum annual subscription as per HM Revenue and Customs ruling for Cash ISA's (see product leaflet for full details of ISA terms and conditions).
	Notice Cash ISA	Branch and post	£25,000+ £5,000+ £50+	4.25 4.05 3.95	4.25 4.05 3.95	A 60 day notice, tax free, Individual Savings Account. Available to those aged 18 and over. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £50. Maximum annual subscription as per HM Revenue and Customs ruling for Cash ISA's (see product leaflet for full details of ISA terms and conditions).
	Easy Access Cash ISA	Branch and post	£50+	3.80	3.80	A tax free Easy Access Individual Savings Account. Available to those aged 18 and over. Variable interest calculated daily and paid annually on 31 October or upon closure. Minimum opening balance £50. Maximum annual subscription as per HM Revenue and Customs ruling for Cash ISA's (see product leaflet for full details of ISA terms and conditions).

Closed accounts

with effect from 17 August 2023

This table shows the savings interest rates for Newbury Building Society's accounts which are no longer available. Rate of interest payable and tax treatment depends on individual circumstances and may be subject to change in the future.

Account Type	Account balance	Gross/Tax free p.a%	AER%
Access 35	£50+	3.75	3.75
Barry Bear	£1+	4.25	4.25
Jubilee Saver (incorporating Pink ribbon saver)	£1+	3.95	3.95
Member Cash ISA	£50+	4.05	4.05
Monthly income	£25,000+	3.85	3.92
	£10,000+	3.65	3.71
	£2,500+	3.45	3.51
Senior Monthly Cash ISA (flexible see note 7)	£50+	4.05	4.13
Square Deal Cash ISA (flexible see note 7)	£50+	5.25	5.25
Winchester Saver	£500+	3.95	3.95

Notes:

1. If balance of account falls below the minimum, a variable interest rate of 1.50% gross/AER will be paid. The minimum balance for each account is determined by the lowest band.

2. Any sum withdrawn in branch in excess of £500 will be paid by cheque or faster payment. The minimum cheque withdrawal is £25 unless stated differently in the account terms and conditions.

3. All first named account holders are members of the Society. Voting rights apply to members aged over 18 and who have a minimum of £100 in an account at the end of October in the year preceding the AGM. Account holders under the age of 18 are members of the Society but do not hold voting rights.

4. This leaflet is intended only as a comparison of interest rates and summary of accounts. Other terms and conditions apply. Please read our Savings terms and conditions booklet and Savings product leaflets for full details of product terms. For details of membership of the Society, please ask for a copy of the Society's Rules or visit www.newbury.co.uk.

5. Transactions on accounts subject to notice must be completed within seven days. This is the maximum time period before the notice expires.

6. We accept savings applications from new or existing members who live in England or Wales.

7. ISA 'flexibility' allows you to withdraw and replace money from your current and/or previous years subscriptions without it affecting your annual ISA allowance. Replacement money has to be paid into your ISA before close of business on 5 April (the end of the tax year) following the withdrawal or it will count towards your annual ISA allowance.

8. 'Easy access' means that notice is not required on withdrawals. Normal cash withdrawal, cheque withdrawal and clearance conditions apply. See our Savings terms and conditions booklet.

9. For details on the Financial Services Compensation Scheme, please see www.fscs.org.uk.

Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Tax free is the contractual rate of interest payable where interest is exempt from income tax.

Call: 01635 555700 Visit newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service. A071