

Notice of decrease in savings interest rates

Current savings accounts – New rates effective from 13 December 2024

Product Name	Account balance	Previous gross %	Change %	New gross rate/AER %
90 Day Cash ISA	£40,000+	4.20%	-0.20%	4.00%
	£30,000-£39,999	4.15%	-0.20%	3.95%
	£20,000-£29,999	4.10%	-0.20%	3.90%
Access 90	£50,000+	4.10%	-0.15%	3.95%
	£25,000-£49,999	3.80%	-0.15%	3.65%
	£10,000-£24,999	3.70%	-0.15%	3.55%
	£1,000-£9,999	3.25%	-0.15%	3.10%
Access 180	£75,000+	4.25%	-0.15%	4.10%
	£50,000-£74,999	4.15%	-0.15%	4.00%
	£25,000-£49,999	3.90%	-0.15%	3.75%
Business Saver (7 day notice)	£250,000+	2.70%	-0.20%	2.50%
	£100,000-£249,999	2.70%	-0.20%	2.50%
	£50,000-£99,999	2.70%	-0.20%	2.50%
	£25,000-£49,999	2.70%	-0.20%	2.50%
	£500-£24,999	2.70%	-0.20%	2.50%
Cash Junior ISA	£50+	4.40%	-0.25%	4.15%
Charity Account	£1+	3.50%	-0.25%	3.25%
Charity Account donation	£1+	0.55%	0.00%	No Change
Easy Access Cash ISA	£50+	3.55%	-0.25%	3.30%
Existing Member Account	£1+	4.10%	-0.20%	3.90%
Home Saver	£10+	4.00%	-0.20%	3.80%
Instant Premium	£25,000+	3.25%	-0.25%	3.00%
	£50-£24,999	3.05%	-0.25%	2.80%
Notice Cash ISA	£25,000+	4.00%	-0.20%	3.80%
	£5,000-£24,999	3.80%	-0.20%	3.60%
	£50-£4,999	3.70%	-0.20%	3.50%
Senior Monthly Cash ISA	£50+	3.80%	-0.20%	3.60% / 3.66%
Senior Saver	£50+	3.80%	-0.20%	3.60% / 3.66%
Treasure Plus	£50,000+	3.90%	-0.25%	3.65%
	£25,000-£49,999	3.65%	-0.25%	3.40%
	£10,000-£24,999	3.30%	-0.25%	3.05%
	£1,000-£9,999	3.20%	-0.25%	2.95%
Welcome to Newbury	£50+	4.00%	-0.25%	3.75%
Young Saver (inc. JNBS)	£1+	4.00%	-0.20%	3.80%

If the balance of the account falls below the minimum, a variable rate of 1.50% gross/AER will be paid.

Additional terms and conditions apply to each account, please contact your local branch for details or visit our website www.newbury.co.uk

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Discontinued savings accounts* – New rates effective from 13 December 2024

* These accounts are not available to anyone looking to open a new savings account but can still be operated by existing account holders, subject to terms and conditions.

Product Name	Account balance	Previous gross %	Change %	New gross rate/AER %
Access 35	£50+	3.50%	-0.25%	3.25%
Barry Bear	£1+	4.00%	-0.20%	3.80%
Company Deposit	£250,000+	2.60%	-0.25%	2.35%
	£100,000-£249,999	2.60%	-0.25%	2.35%
	£50,000-£99,999	2.60%	-0.25%	2.35%
	£25,000-£49,999	2.60%	-0.25%	2.35%
	£500-£24,999	2.60%	-0.25%	2.35%
Company Deposit (7 day notice) (inc. Company Saver)	£250,000+	2.70%	-0.20%	2.50%
	£100,000-£249,999	2.70%	-0.20%	2.50%
	£50,000-£99,999	2.70%	-0.20%	2.50%
	£25,000-£49,999	2.70%	-0.20%	2.50%
	£500-£24,999	2.70%	-0.20%	2.50%
Jubilee Saver	£1+	3.70%	-0.25%	3.45%
Member Cash ISA	£50+	3.80%	-0.25%	3.55%
Monthly Income	£25,000+	3.60%	-0.25%	3.35% / 3.40%
	£10,000-£24,999	3.40%	-0.25%	3.15% / 3.20%
	£2,500-£9,999	3.20%	-0.25%	2.95% / 2.99%
Privilege Account	£1+	4.05%	-0.15%	3.90%
Solicitor Deposit	£250,000+	2.00%	-0.25%	1.75%
	£100,000-£249,000	2.00%	-0.25%	1.75%
	£50,000-£99,999	2.00%	-0.25%	1.75%
	£25,000-£49,999	2.00%	-0.25%	1.75%
	£500-£24,999	2.00%	-0.25%	1.75%
Square Deal Cash ISA	£50+	5.00%	-0.25%	4.75%
Trust Deposit	£250,000+	2.00%	-0.25%	1.75%
	£100,000-£249,999	2.00%	-0.25%	1.75%
	£50,000-£99,999	2.00%	-0.25%	1.75%
	£25,000-£49,999	2.00%	-0.25%	1.75%
	£500-£24,999	2.00%	-0.25%	1.75%
Winchester Saver	£500+	3.70%	-0.25%	3.45%

If the balance of the account falls below the minimum, a variable rate of 1.50% gross/AER will be paid.

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Important Information

1. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
2. AER stands for 'Annual Equivalent Rate'. The AER illustrates what the interest rate would be if the interest was paid and compounded once a year.

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. A595



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