

VARIABLE INTEREST RATES FROM THE CUMBERLAND

OPEN ISSUES	PREVIOUS		CURRENT	
	Effective from 7 February 2009		Effective from 1 April 2009	
	Gross Interest*/AER†	Net Interest‡	Gross Interest*/AER†	Net Interest‡
	Interest Paid %	Interest Paid %	Interest Paid %	Interest Paid %
SAVINGS ACCOUNTS				
Instant Savings Account (Issue 2) (Effective from 25 January 2010)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £50,000	1.15	0.92	1.15	0.92
Minimum balance £25,000	0.90	0.72	0.90	0.72
Minimum balance £10,000	0.65	0.52	0.65	0.52
Minimum balance £5,000	0.45	0.36	0.45	0.36
Minimum balance £100	0.20	0.16	0.20	0.16
Young Savers Account (Available to persons up to age 16) Minimum balance £1				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	1.75	1.40	1.75	1.40
30 Days Notice Account (Issues 1 & 2)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £100,000	2.00	1.60	2.00	1.60
Minimum balance £50,000	1.75	1.40	1.75	1.40
Minimum balance £25,000	1.25	1.00	1.25	1.00
Minimum balance £10,000	1.00	0.80	1.00	0.80
Minimum balance £5,000	0.75	0.60	0.75	0.60
Minimum balance £500	0.50	0.40	0.50	0.40
90 Days Notice Account (Formerly 120 Days Notice Account)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £100,000	2.25	1.80	2.25	1.80
Minimum balance £50,000	2.00	1.60	2.00	1.60
Minimum balance £25,000	1.50	1.20	1.50	1.20
Minimum balance £2,000	1.25	1.00	1.25	1.00
1 Year Term Account (Issue 3) (Effective from 18 October 2010)				
Annual	Monthly‡	Annual	Monthly‡	Annual
Minimum balance £100,000	–	–	–	2.50
Minimum balance £50,000	–	–	–	2.25
Minimum balance £25,000	–	–	–	2.00
Minimum balance £10,000	–	–	–	1.75
Minimum balance £2,000	–	–	–	1.50
2 Year Term Account (Issue 3) (Effective from 18 October 2010)				
Annual	Monthly‡	Annual	Monthly‡	Annual
Minimum balance £100,000	–	–	–	2.75
Minimum balance £50,000	–	–	–	2.50
Minimum balance £25,000	–	–	–	2.25
Minimum balance £10,000	–	–	–	2.00
Minimum balance £2,000	–	–	–	1.60
Cumberland Dual Account (Issue 2) (Effective from 18 October 2010)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £50,000	–	–	4.25	3.40
Minimum balance £25,000	–	–	4.00	3.20
Minimum balance £10,000	–	–	3.75	3.00
Minimum balance £3,000	–	–	3.50	2.80
Regular Saver Account (Issue 2) (Effective from 1 September 2009)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £25	–	–	2.60	2.08
First Home Saver Account Minimum balance £100				
Annual	Annual	Annual	Annual	Annual
Minimum balance £100	2.75	2.20	2.75	2.20
eSavings Account Minimum balance £1				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	1.50	1.20	1.50	1.20
Cumberland Hospices / Cumberland Blues / Northenders Account				
Annual	Annual	Annual	Annual	Annual
Minimum balance £50,000	1.25	1.00	1.25	1.00
Minimum balance £25,000	1.00	0.80	1.00	0.80
Minimum balance £10,000	0.70	0.56	0.70	0.56
Minimum balance £5,000	0.45	0.36	0.45	0.36
Minimum balance £100	0.20	0.16	0.20	0.16
(Cumberland Hospices only) Minimum balance £1	0.20	0.16	0.20	0.16
Young Cumberland Blues / Young Northenders Account Minimum balance £10				
Annual	Annual	Annual	Annual	Annual
Minimum balance £10	1.25	1.00	1.25	1.00
Instant Cash ISA (Issues 1, 2 & 3) Minimum balance £1				
Annual	–	–	1.75	–
Cash Junior ISA (Effective from 23 January 2012) Minimum balance £50				
Annual	–	–	2.50	–

Other Accounts

Interest rates on accounts not listed are available on request.

Interest rates shown apply on both share and deposit versions of the account.

#The Tax Free rate is the rate payable under current law where interest is exempt from income tax. Your tax benefits may be lost if your ISA ceases to be tax exempt. *The Gross interest rate is the contractual rate of interest which does not take account of income tax. If you qualify to receive your interest gross i.e. without deduction of income tax you will need to satisfactorily complete a registration form to comply with HM Revenue & Customs regulations. Copies of the form are available from your local Cumberland branch or your local tax office. ‡ Monthly Interest will be transferred to another Cumberland account or bank account but cannot be automatically added to the account. † AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. All interest rates quoted are variable. † Net interest is the rate of interest which would be payable after allowing for the deduction of income tax at the rate specified by law. Net interest rates have been rounded and are for illustrative purposes only. ^ Effective Annual Rate. Full terms and conditions as well as charges for certain account services are available on request. Full details of accounts including terms and conditions are available from any Cumberland office. Branches and agencies throughout the region.

OPEN ISSUES	PREVIOUS		CURRENT	
	Effective from 7 February 2009		Effective from 1 January 2011	
	Gross Interest*/AER†	Net Interest‡	Gross Interest*/AER†	Net Interest‡
	Interest Paid %	Interest Paid %	Interest Paid %	Interest Paid %
CURRENT ACCOUNTS				
Cumberland Plus (Effective from 8 November 2011)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	–	–	0.10	0.08
Cumberland Day2Day (Effective from 8 November 2011)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	–	–	0.00	0.00
Society & Club Current Account Minimum balance £1				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	0.30	0.24	0.10	0.08
BUSINESS ACCOUNTS				
Business Current Account (Option A) Minimum balance £1				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	0.35	0.28	0.10	0.08
Business Current Account (Option B) Minimum balance £1				
Annual	Annual	Annual	Annual	Annual
Minimum balance £1	0.00	0.00	0.00	0.00
eSavings Business Account (Current rates effective from 19 November 2010)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £100,000	–	–	1.00	0.80
Minimum balance £25,000	1.25	1.00	0.75	0.60
Minimum balance £10,000	0.75	0.60	0.75	0.60
Minimum balance £1	0.50	0.40	0.50	0.40
40 Days Notice Account (Issue 3) (Current rates effective from 18 April 2011)				
Annual	Annual	Annual	Annual	Annual
Minimum balance £250,000	–	–	1.25	1.00
Minimum balance £100,000	–	–	1.15	0.92
Minimum balance £50,000	–	–	0.95	0.76
Minimum balance £10,000	–	–	0.85	0.68

OPEN ISSUE CURRENT ACCOUNT OVERDRAFT INTEREST RATES

AUTHORISED OVERDRAFTS	PREVIOUS		CURRENT	
	per quarter %	E.A.R. ^ %	per quarter %	E.A.R. ^ %
Cumberland Plus & Cumberland Offset (Effective from 8 November 2011)	–	–	2.408	9.99
Business, Society & Club Current (Effective from 1 July 2008)	2.348	9.73	3.040	12.73
UNAUTHORISED OVERDRAFTS				
Cumberland Plus & Cumberland Offset (Effective from 8 November 2011)	–	–	2.408	9.99
Society & Club Current (Effective from 1 January 2011)	4.659	19.98	3.040	12.73
Business (Effective from 1 July 2011)	4.659	19.98	5.659	24.63

CLOSED ISSUE CURRENT ACCOUNT OVERDRAFT INTEREST RATES

AUTHORISED OVERDRAFTS	PREVIOUS		CURRENT	
	per quarter %	E.A.R. ^ %	per quarter %	E.A.R. ^ %
Standard Current Account (Effective from 1 July 2008)	2.348	9.73	3.040	12.73
Reward Current Account (Effective from 1 December 2008)	2.640	10.99	2.408	9.99
Current Account Plus & Offset Current (Effective from 1 December 2008)	2.305	9.54	2.069	8.54
UNAUTHORISED OVERDRAFTS				
Standard Current Account (Effective from 1 January 2011)	4.659	19.98	3.040	12.73
Reward Current Account (Effective from 1 January 2011)	4.659	19.98	2.408	9.99
Current Account Plus & Offset Current (Effective from 1 January 2011)	4.659	19.98	2.069	8.54



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VARIABLE INTEREST RATES FROM THE CUMBERLAND

CLOSED ISSUES: Closed issues of account cannot now be opened. Closed issue account holders may add to or withdraw from their accounts, except where otherwise indicated, subject to the normal terms and conditions which apply on these accounts.

	PREVIOUS		CURRENT	
	Effective from 7 February 2009		Effective from 1 April 2009	
	Gross Interest*/AERT† Interest Paid %	Net Interest‡ Interest Paid %	Gross Interest*/AERT† Interest Paid %	Net Interest‡ Interest Paid %
Standard Current Account Minimum balance £1	Annual 0.10	Annual 0.08	Annual 0.00	Annual 0.00
Current Account Plus Minimum balance £1	Annual 0.50	Annual 0.40	Annual 0.25	Annual 0.20
Reward Current Account Minimum balance £1	Annual 0.30	Annual 0.24	Annual 0.10	Annual 0.08
24/7 Current Account Minimum balance £1	Annual 0.30	Annual 0.24	Annual 0.10	Annual 0.08
Money Management Account (Issue 1) Minimum balance £50,000 Minimum balance £25,000 Minimum balance £1	Annual – – –	Annual – – –	Annual 0.15 0.10 0.00	Annual 0.12 0.08 0.00
Money Management Account (Issue 2) (Effective from 12 October 2009) Minimum balance £1	Annual –	Annual –	Annual 0.00	Annual 0.00
Cashcard Account Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £1	Annual 1.15 0.90 0.65 0.45 0.20	Annual 0.92 0.72 0.52 0.36 0.16	Annual 1.15 0.90 0.65 0.45 0.20	Annual 0.92 0.72 0.52 0.36 0.16
Cashcard Flexible Access Account Minimum balance £50,000 Minimum balance £25,000 Minimum balance £1	Annual 0.25 0.15 0.10	Annual 0.20 0.12 0.08	Annual 0.15 0.10 0.00	Annual 0.12 0.08 0.00
Cashcard Flexible Access Account (Issue 2) Minimum balance £1	Annual 0.10	Annual 0.08	Annual 0.00	Annual 0.00
Ordinary, Instant Access, Premier Instant Access, Instant Savings (Issue 1), New Generation Accounts Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £1	Annual 1.15 0.90 0.65 0.45 0.20	Annual 0.92 0.72 0.52 0.36 0.16	Annual 1.15 0.90 0.65 0.45 0.20	Annual 0.92 0.72 0.52 0.36 0.16
Regular Savings Account Minimum balance £500 Minimum balance £1	Annual 2.40 2.15	Annual 1.92 1.72	Annual 2.40 2.15	Annual 1.92 1.72
Regular Saver Account Minimum balance £10	Annual 2.70	Annual 2.16	Annual 2.70	Annual 2.16
Flexible Access Account Minimum balance £50,000 Minimum balance £25,000 Minimum balance £1	Annual 0.25 0.15 0.10	Annual 0.20 0.12 0.08	Annual 0.15 0.10 0.00	Annual 0.12 0.08 0.00
Capital Account Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500	Annual 1.65 1.55 1.20 0.75 0.65 0.50	Annual 1.32 1.24 0.96 0.60 0.52 0.40	Annual 1.65 1.55 1.20 0.75 0.65 0.50	Annual 1.32 1.24 0.96 0.60 0.52 0.40
30 Days Notice Account Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500	Monthly† 1.90 1.65 1.15 0.90 0.65 0.40	Monthly† 1.52 1.32 0.92 0.72 0.52 0.32	Monthly† 1.90 1.65 1.15 0.90 0.65 0.40	Monthly† 1.52 1.32 0.92 0.72 0.52 0.32
90 Days Notice Account (Formerly 120 Days Notice Account) Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £2,000	Monthly† 2.10 1.90 1.40 1.15	Monthly† 1.68 1.52 1.12 0.92	Monthly† 2.10 1.90 1.40 1.15	Monthly† 1.68 1.52 1.12 0.92
40 Days Notice Account Minimum balance £1,000,000 Minimum balance £500,000 Minimum balance £100,000 Minimum balance £25,000 Minimum balance £10,000	Annual 2.10 1.85 1.60 1.45 1.00	Annual 1.68 1.48 1.28 1.16 0.80	Annual 2.10 1.85 1.60 1.45 1.00	Annual 1.68 1.48 1.28 1.16 0.80
40 Days Notice Account (Issue 2) Minimum balance £500,000 Minimum balance £100,000 Minimum balance £25,000 Minimum balance £10,000	Annual – – – –	Annual – – – –	Annual 1.75 1.50 1.35 1.00	Annual 1.40 1.20 1.08 0.80

	PREVIOUS				CURRENT			
	Effective from 7 February 2009				Effective from 1 April 2009			
	Gross Interest*/AERT† Interest Paid %		Net Interest‡ Interest Paid %		Gross Interest*/AERT† Interest Paid %		Net Interest‡ Interest Paid %	
1 Year Term Account (Issues 1 & 2) Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £2,000	Annual 3.00	Monthly† 2.85	Annual 2.40	Monthly† 2.28	Annual 3.00	Monthly† 2.85	Annual 2.40	Monthly† 2.28
2 Year Term Account (Issues 1 & 2) Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £2,000	Annual 3.10	Monthly† 2.95	Annual 2.48	Monthly† 2.36	Annual 3.10	Monthly† 2.95	Annual 2.48	Monthly† 2.36
Cumberland Dual Account (Issue 1) Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £3,000	Annual 4.75 4.35 4.00 3.50 3.50	Annual 3.80 3.48 3.20 2.80 2.80	Annual 4.75 4.35 4.00 3.50 3.50	Annual 3.80 3.48 3.20 2.80 2.80				
Instant Access Accounts Super /Special Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £1	Gross Interest* 1/2 yearly 1.15	AERT† yearly 1.15	1/2 yearly 0.92	Gross Interest* 1/2 yearly 1.15	AERT† yearly 1.15	1/2 yearly 0.92	AERT† yearly 0.92	
30 Day Growth Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500 Minimum balance £1	Annual 2.00 1.75 1.25 1.00 0.75 0.50 0.20	Monthly† 1.90 1.65 1.15 0.90 0.65 0.40 0.20	Annual 1.60 1.40 1.00 0.80 0.52 0.32 0.16	Monthly† 1.52 1.32 0.92 0.72 0.52 0.32 0.16				
One Month's Notice (clubs, charities & other non-personal customers) Pension Plan Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500 Minimum balance £1	Annual 2.00 1.75 1.25 1.00 0.75 0.50 0.20	Annual 1.60 1.40 1.00 0.80 0.60 0.40 0.16	Annual 2.00 1.75 1.25 1.00 0.75 0.50 0.20	Annual 1.60 1.40 1.00 0.80 0.60 0.40 0.16				
180 Days Notice Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500 Minimum balance £1	Annual 2.85 2.50 1.85 1.55 1.30 0.55 0.20	Monthly† 2.70 2.35 1.70 1.45 1.20 0.45 0.20	Annual 2.28 2.00 1.48 1.24 1.04 0.36 0.16	Monthly† 2.16 1.88 1.36 1.16 0.96 0.36 0.16				
Monthly Income Bond (1st Issue) Minimum balance £75,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £2,000 Minimum balance £500 Minimum balance £1	Monthly 2.55 2.25 2.00 1.80 1.30 0.45 0.20	AERT† 2.58 2.27 2.02 1.81 1.31 0.45 0.20	Monthly 2.04 1.81 1.61 1.45 1.04 0.36 0.16	AERT† 2.06 1.81 1.61 1.45 1.04 0.36 0.16				
Monthly Income Bond (2nd Issue) Minimum balance £100,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £5,000 Minimum balance £500 Minimum balance £1	Monthly 2.90 2.70 2.10 2.00 1.30 0.40 0.20	AERT† 2.94 2.73 2.12 2.02 1.31 0.40 0.20	Monthly 2.32 2.18 1.68 1.61 1.04 0.32 0.16	AERT† 2.34 2.18 1.69 1.61 1.04 0.32 0.16				

60 Days Notice Cash ISA
Minimum balance £500
60 Days notice or on demand subject to 60 days loss of interest on the amount withdrawn. No further deposits accepted to existing accounts from 6 April 2001.

120 Days Notice Cash ISA
Minimum balance £500
120 Days notice or on demand subject to 120 days loss of interest on the amount withdrawn. No further deposits accepted to existing accounts from 6 April 2001.