

CHARGES FOR ACCOUNT SERVICES

This leaflet contains charges which apply on savings and current accounts from 1 November 2009. There may be other fees and charges (not listed below), which are made by us for providing additional services and these will be notified to customers at the time the service is requested. It is possible that other taxes or costs may exist that are not paid through us or imposed by us. Fees, charges and overdraft interest rates may vary from time to time.

Stopping payment of a cheque.	£5
Special presentation of a cheque	£12
Duplicate statements of interest and account transactions. Up to five duplicate statements may be obtained in a single request. Where more than five duplicate statements are required, or you require copies of statements issued before 31st March 1996, please contact your branch to obtain a separate indication of the cost of producing duplicates.	£5
Copy of a paid cheque or payee details	£5
Consideration of request to process payment, and returning or refusing payment of a direct debit, standing order or cheque because you do not have sufficient cleared funds in your account at the time the direct debit or cheque is presented for payment or the standing order is due to be paid (charge per item) *	£27.50
Payment made on an overdrawn Current Account or Money Management Account where no formal overdraft has been agreed, or an agreed overdraft limit has been exceeded (see Unauthorised Overdrafts)*	£20
Replacement for a lost passbook	£10
Replacement for a lost card or personal identification number (PIN)	£5
Processing same day CHAPS payments to other UK Banks or Building Societies	£25

Points to Note

All charges for services are payable when the service, or processing of a payment, is requested.

We also offer a current account service to non personal and business customers. Details of this service together with the additional charges which apply, can be obtained from our website, our Customer Service Department on 0845 601 8396 or any Cumberland branch.

We do not make any charge for cash withdrawals made at cash machines.

Withdrawals made at some Link cash machines in non traditional places such as shops (as opposed to supermarkets), public houses and petrol stations may have a charge applied by the machine owner. The cash machine should however display a screen warning which will allow you to cancel the transaction and use an alternative machine, or continue with the withdrawal and accept the charge which will be deducted from your account along with the amount withdrawn.

* A maximum of two charges will be made per day in respect of these items

See overleaf for further charges information



Principal Office, Cumberland House, Castle Street, Carlisle CA3 8RX
 Telephone 0845 601 8396 Fax (01228) 525309
www.cumberland.co.uk

OVERDRAWN BALANCES

Interest is charged on current account overdrafts for the period of time the account is overdrawn. The interest charged for each of the quarters ending 30 June, 30 September, 31 December and 31 March will be deducted from current account balances around the 25th day of the month following the dates shown. We will give you at least 14 days' notice, normally by way of your transactions statement or by personal notice, before we deduct overdraft interest from your account.

The overdraft interest rates shown in this leaflet are variable.

AUTHORISED OVERDRAFTS

If you have arranged an overdraft with us the standard interest rate charged is 3.04% per quarter (equivalent to an Effective Annual Rate (E.A.R.) of 12.73%). If you have a Current Account Plus or an Offset Current account the interest rate charged is 2.069% per quarter (equivalent to an E.A.R. of 8.54%). If you have a Reward Current Account the interest rate charged is 2.408% per quarter (equivalent to an E.A.R. of 9.99%).

UNAUTHORISED OVERDRAFTS

If you have not arranged an overdraft with us and your account goes overdrawn, then the rate of interest is 4.659% per quarter (equivalent to an E.A.R. of 19.98%).

OVERDRAFT ARRANGEMENT FEES

Arrangement fees and renewal fees are payable for business overdraft facilities and will be confirmed prior to your overdraft being agreed.

TRAVELLERS CHEQUES AND FOREIGN CURRENCY

We can arrange the purchase and sale of travellers cheques and/or foreign currency. No commission is charged by the Society except for the sale of sterling travellers cheques where commission of 1.5% of the value of the order is charged.

ACCEPTING FOREIGN DENOMINATION CHEQUES AND STERLING CHEQUES DRAWN ON A FOREIGN BANK ACCOUNT

Charges are payable for these services and are made both by our bankers and the bank on which the cheque is drawn (the drawing banker). We regret we cannot confirm in advance the rate of exchange which will apply or the amount of the charges, but for guidance they could be as high as £60. All charges will be deducted from the amount converted and the net amount will be credited to your account. Please allow at least eight weeks for these cheques to be paid by the drawing banker. The rate of exchange which will apply will be the rate applicable on the

date the cheque is paid by the drawing banker. We will normally not accept such cheques for amounts less than £100.

TRANSFERRING MONEY ABROAD

If you wish to transfer money to a bank account abroad, we can arrange this through our bankers Royal Bank of Scotland plc.

Payments between European Countries

If you wish to transfer Euros to another European country the current charge for this service is £10. Transfers within Europe in other currencies are currently charged at £20 or £27 depending on the speed of transfer required. The recipient of the Euros or other currency will also be subject to a charge. We regret we cannot confirm in advance the amount of any such charge.

Other transfers abroad

Our bankers' charge for other transfers of money abroad is currently £20 or £27 depending on the speed of transfer required. An alternative slower service is available, for transfers of up to £2,000 to Australia, Canada, New Zealand, South Africa and USA for which the charge is currently £10. Transfers to a bank abroad may be subject to a charge made by the recipient bank, but we regret we cannot confirm in advance the amount of any such charge.

Overseas bankers drafts

If you prefer to send money abroad yourself, we can arrange the purchase of a bankers draft through our bankers Royal Bank of Scotland plc. They make a charge which is currently £18. We can arrange the purchase of a sterling or foreign currency bankers draft, but we cannot guarantee in advance the rate of exchange which will apply, as this will depend on the date on which the order for a foreign currency draft is processed by our bankers.

USING YOUR CUMBERLAND VISA DEBIT CARD ABROAD

You can use your Cumberland Visa Debit card to pay for goods or services, or to withdraw cash at a cash machine, wherever you see the Visa sign. We will not charge you to do this but any charges associated with your business current account will still apply.

Please note that when you use your Cumberland Visa Debit card abroad to pay for goods or services, or to withdraw cash at a cash machine, transactions will be converted into sterling at the exchange rate on the date they are received by Visa in the UK. We do not charge you to use our Visa debit card and do not pass on any fees levied by Visa. The provider of an ATM or retailer may apply a charge.

A copy of the Cumberland Building Society Savings & Current Account Terms & Conditions which relate to your account may be obtained from any of our branches. We are covered by the Financial Ombudsman Service. We have an internal complaints procedure to help resolve any problems you may have concerning the operation of your account. Further details are available from any branch of the Society.