

# ISAs

Individual Savings  
Accounts



**Cumberland**  
Building Society

## INDIVIDUAL SAVINGS

ACCOUNTS, better known as ISAs, are a tax free way to save.

In the current tax year you can save or invest up to £10,680.

The tax year runs from 6 April to 5 April the following year and this leaflet describes the range of ISAs available from the Cumberland.

All the Cash ISAs contained in this leaflet are similar in day-to-day operation to traditional building society accounts, except that interest is tax free, provided you operate your account within the rules laid down by HM Revenue and Customs.

If you have a Cash ISA with another bank or building society, you can transfer this to a Cash ISA with the Cumberland.

# ISAs

with the **Cumberland**

Choosing an ISA	2
Instant Cash ISA	3
Fixed Interest Fixed Term Cash ISA	4
Paying money into your Cash ISA	5
Key Features	6-8
Cash Junior ISA	9
Key Features - Cash Junior ISA	10-12
How to open an account	13



## Choosing an ISA

The following shows you the ISA options and investment limits.

### One Cash ISA

Up to £5,340  
this tax year

and/or

### One Stocks & Shares ISA

Up to £10,680  
this tax year

Each can be held either with the same provider or different providers. The total ISA investments in both Cash and Stocks and Shares ISAs must not exceed £10,680 in each tax year.

For example, if you invest £5,340 in a Cash ISA, you could also invest up to £5,340 in a Stocks and Shares ISA. If you invest £2,000 in a Cash ISA you can invest up to £8,680 in a Stocks and Shares ISA.

Please remember that, once you invest in a Cash ISA, your ISA investment options will be restricted for the remainder of the tax year. By opening a Cash ISA you may not invest in another Cash ISA in the same tax year (the period from 6 April to 5 April the following year). You will also be limiting the amount of tax free savings in Stocks and Shares you can make, if you do not already have a Stocks and Shares ISA.

To invest in a Stocks and Shares ISA you must be 18 years old or over. To open a Cash ISA you must be 16 years old or over.

### Helping you choose

This leaflet details our Cash ISA products. If you would like to find out more about the different types of ISA available, including the annual investment limits and the suitability of this product for you, please make an appointment with a Financial Planning Consultant at your local Cumberland branch, or contact your local tax office.

## Instant Cash ISA

This ISA is for customers who would like the flexibility of being able to make lump sum or regular payments.

- Minimum opening balance £1
- Pay into your account at any time, as long as this is the only Cash ISA you are paying into during the current tax year, which ends on 5 April, subject to total maximum deposits of £5,340 in this tax year
- Withdrawals, without penalty, up to £500 in cash each day, or up to the total balance in your account by crossed cheque
- You may transfer funds from an Instant Cash ISA to another type of Cash ISA e.g. Fixed Interest Fixed Term Cash ISA, provided only one Cash ISA is paid into during the current tax year

### KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	Instant Cash ISA
Interest rates (AER)	Variable interest paid yearly on 31st March. For current interest rates please refer to the following: <ul style="list-style-type: none"> <li>• Variable interest rate leaflet available from your local branch</li> <li>• Customer services helpline: 0845 601 8396 or 01228 403141</li> <li>• Website: <a href="http://www.cumberland.co.uk">www.cumberland.co.uk</a></li> </ul> We guarantee that your interest rate will never be less than 1% below Bank of England base rate
Tax Status	Interest is paid tax free
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Instant Access. Withdrawals are not permitted by direct debit, standing order, regular internal transfer or faster payments
Access	Local branch Telephone: 0845 601 8396 or 01228 403141 (transfer between own Cumberland accounts)

# Fixed Interest Fixed Term Cash ISA

This ISA is for customers who can commit some of their savings for a fixed period of time and earn an interest rate guaranteed to remain fixed for the term of the investment.

- The minimum balance for this account is £5,340 which must contain the current tax year's full subscription. However, if you are transferring previous year's subscriptions without adding current tax year's subscriptions, then the minimum balance is £3,000. If you are transferring previous year's subscriptions and wish to add new money to the account then you must add the current tax year's full subscription.
- Shortly before the end of the fixed investment term we will contact you with details of the options you can take on maturity, one of which may be to extend your investment for a further fixed term. You will be able to withdraw your investment or transfer to an alternative account without penalty on the maturity date, provided you tell us in writing on or before this date. If we receive no instructions on or before the maturity date, and a further fixed interest, fixed term Cash ISA is available, your investment will be automatically rolled over into such an account on the terms and conditions applying to that account, a copy of which will be supplied prior to the maturity of your existing account.
- You may transfer funds from another Cash ISA e.g. an Instant Cash ISA to a Fixed Interest Fixed Term Cash ISA, provided only one Cash ISA is paid into/opened during the current tax year.

- You may already have a Fixed Interest Fixed Term Cash ISA opened in a previous tax year which has been withdrawn from issue. You can if you wish open another Fixed Interest Fixed Term Cash ISA as long as this is the only Cash ISA you are paying into during the current tax year which ends 5 April.

## KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	Fixed Interest Fixed Term Cash ISA
Interest rates (AER)	Fixed interest, paid yearly For current interest rates please refer to the following: <ul style="list-style-type: none"> <li>• Fixed Interest Fixed Term Accounts Interest Rates leaflet, available from your local branch</li> <li>• Customer services helpline: 0845 601 8396 or 01228 403141</li> <li>• Website: <a href="http://www.cumberland.co.uk">www.cumberland.co.uk</a></li> </ul>
Tax Status	Interest is paid tax free
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Partial withdrawals are not permitted during the fixed investment term. Closures and transfers to another ISA provider during the fixed investment term are subject to the relevant interest penalty, detailed in the Fixed Interest Fixed Term Accounts Interest Rates leaflet. Penalty free withdrawal on maturity date.
Access	Local branch

## Paying money into your Cash ISA

Because interest earned on your Cash ISA is tax free, the Government has set strict limits on the amount which can be paid into an account each year. The maximum amount which can be deposited for the current tax year is £5,340. These limits ignore any withdrawals you make during the tax year. For instance if you paid £5,340 to a Cash ISA on 6 April and £2,000 is withdrawn on 6 September, no further deposits can be made until the next tax year.

One Cash ISA

Up to £5,340 this tax year

and/or

One Stocks & Shares ISA

Up to £10,680 this tax year

These conditions apply from 6 April 2011.

The Financial Services Authority is the independent financial services regulator. It requires us, Cumberland Building Society, to give you this important information to help you to decide whether our Cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

#### ACCOUNT CONDITIONS

Cash ISAs are subject to the information and guidance given in this leaflet, the account application form and the separate Savings & Current Account Terms & Conditions booklet (which can be obtained on request from any branch), which together make up the conditions relating to the operation of the account. Individual Savings Accounts (ISAs) qualify for special tax treatment provided they operate within The Individual Savings Account Regulations 1998 (Statutory Instrument 1998 Number 1870).

#### ACCOUNT HOLDING

You must be 16 years of age or over to open a Cash ISA, which must be held in your sole name on your own behalf. HM Revenue & Customs rules do not allow joint ISA accounts.

#### ACCOUNT OPENING

Before opening an account we believe it is important to establish your requirements, so that we can be sure we are able to offer the services you require and open the most appropriate account for you. To discuss your requirements, simply call at any Cumberland branch where a Financial Planning Consultant will be pleased to help you. The Society will satisfy itself that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.

#### ANNUAL NOTICE TO CUSTOMERS

Investing in a Cumberland Cash ISA restricts your ISA investment options for the remainder of the current tax year. Each year we will remind you of this restriction.

#### AUTOMATIC TRANSFERS FROM ANOTHER ACCOUNT WITH THE SOCIETY

We can arrange to transfer funds automatically from another account with the Society to your Cash ISA. You must make sure that the paying account remains open and contains sufficient cleared funds on the day before the date you have asked us to make the transfer.

If you do not have sufficient cleared funds available to allow an automated transfer on the due date and you still wish to add to your Cash ISA, you can do this through your branch or by post.

#### CHANGING YOUR MIND

If after opening an account you find that you are not happy about your choice of ISA you may cancel it by notifying us in writing at our Head Office within 14 days of the latest of:

1. the day the account is opened or your first deposit made; or
2. the day you receive your Cumberland Savings & Current Account Terms & Conditions leaflet.

We will then help you switch to another of our accounts or we will give you all of your money back with any interest you have earned. The interest we pay to you in these circumstances may be calculated at the rate advertised at that time for our Instant Savings account.

If you do not exercise your right to cancel during this period, you will be bound by these terms and conditions.

#### WITHDRAWALS FROM YOUR ACCOUNT

We will transfer or pay to you all or part of the investments held in the ISA, and proceeds arising from those investments, within 14 days of receiving your written instructions to do so. Any withdrawals from your ISA are ignored for the purpose of calculating the maximum amount which can be deposited each tax year.

#### CLOSURE OF YOUR ACCOUNT

You may close your ISA at any time subject to the withdrawal terms relating to the account. Once closed your account may not be re-opened, nor may you open a new Cash ISA in the same tax year.

#### FAILURE TO SATISFY ISA RULES

We will advise you if, by reason of any failure to satisfy the provisions of the ISA regulations, your ISA has, or will become void. If your Cash ISA becomes void this will be transferred to an existing account or new Instant Savings Account in your sole name. We will notify you of this in writing. Any interest paid will be paid with income tax deducted at the rate specified by law.

#### BREAKS IN DEPOSITS TO YOUR ISA ACCOUNT

You do not have to pay into the same Cash ISA in every tax year. You can open a Cash ISA with a different financial institution each year, as long as you only pay into one Cash ISA in the current tax year.

If for whatever reason you do not make a deposit into your Cash ISA in a particular tax year, no further deposits will be allowed into that account. We will, however, allow you to recommence paying money into that account by obtaining a new application form from you (provided you have not opened another Cash ISA or invested the maximum amount in a Stocks and Shares ISA elsewhere in the same tax year). It is an HM Revenue & Customs requirement that you complete a new application form.

#### HM REVENUE & CUSTOMS RETURN

We must supply to HM Revenue & Customs each year a return containing details of your Cash ISA. We will also give HM Revenue & Customs any other information they are entitled to receive concerning your Cash ISA. HM Revenue & Customs will use the information we provide to identify investors who have broken the ISA regulations by contributing to a disallowed combination of ISAs in a tax year.

#### INCOME TAX

No income tax will be payable on the interest paid in each of the tax years that you have a Cash ISA provided all the ISA regulations have been followed.

As the favourable tax treatment of ISAs is the Government's responsibility, we cannot guarantee that this will be maintained.

Please note that tax treatment depends upon your individual circumstances and may be subject to change in the future.

#### INTEREST

Interest on your variable Cash ISA will be paid annually on 31 March. Interest on your Fixed Interest Fixed Term Cash ISA will be paid annually as shown in our Fixed Interest Fixed Term Account Interest Rates leaflet – please note this will vary according to which issue of product you have.

#### LIMITATIONS ON INVESTMENTS

The ISA regulations specify that you may not invest in more than one Cash ISA and stocks and shares ISA in the same tax year (the period from 6 April to 5 April the following year). If you opened a variable Cash ISA during a previous tax year, you can pay up to £5,340 into your existing Cash ISA in this tax year which ends on 5 April. You cannot however pay this year's subscription into your existing Cash ISA and open a new Cash ISA and pay into this one as well.

#### MINIMUM AND MAXIMUM INVESTMENTS

The minimum amount required to open a Cash ISA with the Society is shown in this leaflet. The maximum total capital, excluding interest, that can be invested in a Cash ISA in this tax year is £5,340. This limit ignores any withdrawals you make during the tax year.

#### RESIDENCY

To open a Cash ISA you must be resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the United Kingdom, or be married to, or in a civil partnership with, a person who performs such duties. You will inform Cumberland Building Society if you cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

#### SECURITY FOR LOANS

A Cash ISA will be, and must remain in the sole name of the investor and must not be used as security for a loan.

**START DATE**

The start date of an ISA with the Society is the date of the first investment.

**TRANSFERS FROM ANOTHER ISA PROVIDER'S CASH ISA TO THE CUMBERLAND**

We will normally accept the transfer of a Cash ISA from another ISA provider, as long as you live within our branch operating area, subject to ISA regulations. We will accept the total subscriptions for this tax year, and all or part of the total subscriptions for previous years. Arrange to transfer your ISA by calling at any Cumberland branch and we will help you ask your existing provider to transfer your ISA to the Cumberland. Before requesting your existing ISA provider to transfer your investment to us, please check with them that they do not make a charge or apply a penalty for carrying out the transfer. Please note that we can only accept transfers into a Cash ISA from another ISA provider's Cash ISA.

**TRANSFERS FROM A CUMBERLAND CASH ISA TO ANOTHER ISA PROVIDER**

Your Cash ISA or part of it, with all rights and obligations of the parties to it, may be transferred to another ISA provider. If you wish to do this please do not close your account but ask us in writing to carry out the transfer for you. Within 5 business days of receiving your request, we will transfer the total subscriptions for this tax year, and all or part of the total subscriptions for previous years. No administration charge is made by the Cumberland for transfers. Please note you may only transfer:

- all of the current tax year's investment in a Cash ISA to either a Cash ISA or a Stocks and Shares ISA elsewhere
- all or part of previous tax year's investment in a Cash ISA to either a Cash ISA or a Stocks and Shares ISA elsewhere

Transfers of Fixed Interest Fixed Term Cash ISAs prior to the end of the fixed term will be subject to the withdrawal conditions shown in the Fixed Interest Fixed Term Account leaflet.

**TRANSFERS FROM ONE INVESTOR TO ANOTHER**

Your Cash ISA may not be transferred into the name of someone else. The ISA investment will be, and must remain in, your sole name.

**STAKEHOLDER DEPOSIT ISAS**

Stakeholder cash deposit ISAs were introduced on 6 April 2005.

A 'stakeholder' cash deposit ISA must pay a minimum interest rate of Bank of England base rate minus 1% . They must also allow payments into an account to be made by a variety of methods, including direct debit. The Cumberland cannot accept payments into an ISA by direct debit and is therefore unable to offer a 'stakeholder' cash deposit ISA. Cumberland customers however should not be disadvantaged by not being able to open a 'stakeholder' deposit ISA, as we consistently pay interest rates in excess of the 'stakeholder' deposit ISA minimum interest rate.

**THE FINANCIAL OMBUDSMAN SERVICE**

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.

This leaflet should be read in conjunction with the following leaflets

- Interest Rates
- Fixed Interest Fixed Term Accounts and Interest Rates
- Savings and Current Account Terms and Conditions

# Cash Junior ISA

The Cash Junior ISA is a tax-free savings account designed to help children, and their families, save for their future.

The account offers a variable rate of interest and you, along with family and friends, can make contributions towards your child's tax-free savings, subject to the annual subscription limit.

The account can only be opened for children who do not hold a Child Trust Fund.

The maximum which can be saved in a Junior ISA each tax year (6 April - 5 April) is currently £3,600.

Although you can pay into the account at any time, withdrawals are not permitted. All subscriptions to the Cash Junior ISA are a gift to the child, and cannot be repaid if you change your mind.

When the child turns 18, the account will automatically be transferred to an instant access ISA.

**KEY PRODUCT INFORMATION SUMMARY BOX**

<b>ACCOUNT NAME</b>	Cash Junior ISA
<b>Interest rates (AER)</b>	Variable interest paid yearly on 31st March. For current interest rates please refer to the following: <ul style="list-style-type: none"> <li>• Interest Rates leaflet available from your local branch</li> <li>• Customer services helpline: 0845 601 8396 or 01228 403141</li> <li>• Website: <a href="http://www.cumberland.co.uk">www.cumberland.co.uk</a></li> </ul>
<b>Tax Status</b>	Interest is paid tax free
<b>Conditions for bonus payment</b>	No bonus payment applies to this account
<b>Withdrawal arrangements</b>	Withdrawals are not permitted from this account. On the account holder's 18th birthday, the account will be transferred to a Cash ISA with instant access and the holder will be able to make withdrawals
<b>Access</b>	Local branch Telephone: 0845 601 8396 or 01228 403141 (transfer from a Cumberland account)

Investors can only have a maximum of one Cash Junior ISA and one Stocks and Shares Junior ISA open at any time. Investments can be paid into a Cash Junior ISA or a Stocks and Shares Junior ISA, or split between the two, providing the annual limit is not exceeded.

These conditions apply from 23 January 2012.

The Financial Services Authority is the independent financial services regulator. It requires us, Cumberland Building Society, to give you this important information to help you to decide whether our Cash Junior ISA (JISA) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

#### ACCOUNT CONDITIONS

Cash Junior ISAs are subject to the information and guidance given in this leaflet, the account application form and the separate Savings & Current Account Terms & Conditions booklet (which can be obtained on request from any branch), which together make up the conditions relating to the operation of the account.

#### ACCOUNT OPENING

Before opening an account we believe it is important to establish your requirements, so that we can be sure we are able to offer the services you require and open the most appropriate account for you. To discuss your requirements, simply call at any Cumberland branch where staff will be pleased to help you. The Society will satisfy itself that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.

#### ACCOUNT HOLDING

A Cash Junior ISA may only be opened for a child under 18 years of age who does not already hold a Child Trust Fund (CTF). If the child is under 16 years of age, the Cash Junior ISA must be opened by a Registered Contact. The Registered Contact must have parental responsibility for the child. The Registered Contact will be the contact for the account, and the child will always be the beneficial owner of the funds in the account.

If the child is 16 years old or over, the child may open the account in their sole name.

Once the child reaches 16 years of age, they can apply to become the Registered Contact for the account, and we will change the Registered Contact without notification to the existing Registered Contact.

A Cash Junior ISA cannot be operated under a Power of Attorney held for a Registered Contact.

#### PAYMENTS INTO THE ACCOUNT

Payments into the Cash Junior ISA can be made at any time, by any person (subject to the Junior ISA limits), however once subscriptions have been made they are deemed to be a gift to the child, and as such cannot be repaid to the subscriber if at a later date the subscriber changes their mind.

#### AUTOMATIC TRANSFERS FROM ANOTHER ACCOUNT WITH THE SOCIETY

We can arrange to transfer funds automatically from another account with the Society to a Cash Junior ISA. The paying account must remain open and contain sufficient cleared funds on the day before the date the transfer is due.

If sufficient cleared funds are not available to allow an automated transfer on the due date, deposits can be made by visiting a branch or by post.

#### CHANGING YOUR MIND

If after opening a Cash Junior ISA you find that you are not happy with your choice of account you may cancel it by notifying us in writing at our Head Office within 14 days of the latest of:

1. the day the account is opened or the first deposit is made; or
2. the day you receive your Cumberland Savings & Current Account Terms & Conditions leaflet.

We will then help you switch to another of our accounts or we will give the money back to the person who paid it in, with any interest earned. The interest we pay to you in these circumstances may be calculated at the rate advertised at that time for our Instant Savings account.

If you do not exercise your right to cancel during this period, you will be bound by these terms and conditions.

#### WITHDRAWALS / CLOSURES

Withdrawals / closures are not permitted until the child's 18th birthday. Only the child can withdraw from or close the account, on or after they reach 18 years of age. The only exceptions are where the child is suffering from a terminal illness, and the Society receives formal notification by way of a letter from HM Revenue & Customs, or in the event of the death of the child. Only the Registered Contact can withdraw funds from the account in these exceptional circumstances.

#### FAILURE TO SATISFY ISA RULES

We will notify the Registered Contact if, by reason of any failure to satisfy the provisions of the Junior ISA regulations, your Cash Junior ISA has, or will become void. If a Cash Junior ISA becomes void it will be transferred to an existing account or new Instant Savings Account in the child's sole name. We will notify you of this in writing.

#### HM REVENUE & CUSTOMS RETURN

We must supply to HM Revenue & Customs each year a return containing details of your Cash Junior ISA. We will also give HM Revenue & Customs any other information they are entitled to receive concerning your Cash Junior ISA. HM Revenue & Customs will use the information we provide to identify investors who have broken the Junior ISA regulations by contributing to a disallowed combination of Junior ISAs in a tax year.

#### INCOME TAX

No income tax will be payable on the interest paid in each of the tax years that you have a Cash Junior ISA provided all the Junior ISA regulations have been followed. As the favourable tax treatment of Junior ISAs is the Government's responsibility, we cannot guarantee that this will be maintained.

Please note that tax treatment depends upon your individual circumstances and may be subject to change in the future.

#### INTEREST

Interest on your variable Cash Junior ISA will be paid annually on 31 March.

#### LIMITATIONS ON INVESTMENTS

The Registered Contact must not subscribe to more than one Cash Junior ISA for the child. The child cannot hold more than one Cash Junior ISA, but the child may also hold an adult Cash ISA if they are aged 16 or over.

#### MINIMUM AND MAXIMUM INVESTMENTS

The minimum amount required to open a Cash Junior ISA with the Society is £50. The maximum total capital, excluding interest, that can be invested in a Cash Junior ISA in this tax year is £3,600.

#### RESIDENCY

When the account is opened the child must be resident and ordinarily resident in the United Kingdom for tax purposes.

#### SECURITY FOR LOANS

A Cash Junior ISA must not be used as security for a loan.

#### START DATE

The start date of a Cash Junior ISA with the Society will be the date of the first investment.

#### TRANSFERS FROM ANOTHER PROVIDER'S JUNIOR ISA TO THE CUMBERLAND

We will normally accept the transfer in from another Junior ISA provider into a Cumberland Cash Junior ISA, as long as you live within our branch operating area, subject to Junior ISA regulations.

To arrange to transfer your Junior ISA call in at any Cumberland branch and we will help you ask your existing provider to transfer your Junior ISA to the Cumberland. Before requesting your existing Junior ISA provider to transfer your investment to us, please check with them that they do not make a charge or apply a penalty for carrying out the transfer.

**TRANSFERS FROM A CUMBERLAND CASH JUNIOR ISA TO ANOTHER JUNIOR ISA PROVIDER**

A Cash Junior ISA or part of it, with all rights and obligations may be transferred to another Junior ISA provider, in accordance with the Junior ISA regulations relating to transfers. Upon receipt of your transfer instruction from your new Junior ISA provider, we will send the funds to them within 5 business days of the date of receipt. No administration charge is made by the Cumberland for transfers. A Cash Junior ISA to Cash Junior ISA transfer must occur in full while a Cash Junior ISA to a Stocks & Shares Junior ISA may occur in full or in part

**TRANSFERS FROM ONE INVESTOR TO ANOTHER**

A Cash Junior ISA may not be transferred into the name of someone else. The Cash Junior ISA investment will be, and must remain in, the child's name.

**THE CHILD'S 18TH BIRTHDAY**

When the child reaches the age of 18, the Cash Junior ISA will automatically become an instant access Cash ISA. We will write to the Registered Contact shortly before the child's 18th birthday to remind them that the funds will be available for the child to withdraw from their 18th birthday. We will also write to the child informing them of the account and the need to visit a branch with identification and their National Insurance Number.

**THE FINANCIAL OMBUDSMAN SERVICE**

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.

This leaflet should be read in conjunction with the following leaflets:

- Interest Rates
- Savings and Current Account Terms and Conditions

Cumberland Building Society, Cumberland House, Castle Street, Carlisle, CA3 8RX  
· Phone: 0845 601 8396 · 01228 403141 customerservice@cumberland.co.uk  
To help us monitor and improve customer service telephone calls may be recorded.  
www.cumberland.co.uk

# How to open an account

You must be 16 years of age or over to open a Cash ISA.

To open an ISA:

- Call into any Cumberland branch.
- You will need your National Insurance Number - this can usually be obtained from a payslip or, if you receive a pension, from the front of your pension book. Alternatively this can be found on your Notice of Coding, Tax Return, P60 or correspondence from HM Revenue and Customs or the Department of Work and Pensions.
- You will also need to provide personal identification such as a passport or full UK photocard driving licence plus proof of where you live such as a recently paid gas or electricity bill.

To open a Cash Junior ISA:

- You will need to provide the birth certificate of the child as well as your personal identification and proof of where you live.

If you are unable to call into a branch to open an account personally, please call 0845 601 8396 or 01228 403141. Alternative and additional forms of identification and address verification are required from new customers who are unable to visit a branch.

If you would like to transfer an ISA to the Cumberland from another bank or building society speak to a member of staff at your local branch or call 0845 601 8396 or 01228 403141.



When you have finished with  
this leaflet please recycle it

### **IMPORTANT NOTE**

**New Investors.** The Society requires new investors to agree to assign any possible future windfall rights, in the unlikely event of conversion to a bank or a takeover, to a charitable foundation. Full details are set out in the Society's new ISA application form.

Details of current variable interest rates can be found:

- On our website [www.cumberland.co.uk](http://www.cumberland.co.uk)
- By telephoning 0845 601 8396 or 01228 403141 between 8am and 8pm Monday to Friday and 8.30am to 12.30pm on Saturdays
- By calling personally or telephoning any Cumberland branch

POS 428 23/1/12 V3

Cumberland Building Society, Cumberland House, Castle Street,  
Carlisle, CA3 8RX · Phone: 0845 601 8396 · 01228 403141  
[customerservice@cumberland.co.uk](mailto:customerservice@cumberland.co.uk)

To help us monitor and improve customer service telephone calls may be recorded.

[www.cumberland.co.uk](http://www.cumberland.co.uk)