

savings

watch your
savings grow



Cumberland
Building Society

saving

with the **Cumberland**

Next year's holiday or a rainy day...

A deposit for your first home or your child's future....

Whether you are looking to save for the long-term or for the short-term, we have a savings account for you...

your choice of savings options

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Instant Savings

- Straight-forward, instant access savings account
- Open your account with £100
- Pay into your account at any time
- Withdraw up to £500 cash per day

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	INSTANT SAVINGS ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. Interest paid yearly on 31st March. For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax. If you are eligible you may register to receive interest paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access, subject to the minimum operating balance of £100 being maintained. If the account balance falls below £100 at any time, the account will be closed. Withdrawals 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)

Important information

A minimum balance of £100 must be maintained in order to operate this account.

e-Savings

- Exclusive savings account for Cumberland Current Account holders
- Available online only
- Instant access to your money via internet banking
- Pays a higher rate of interest than our Instant Savings Account
- Minimum balance of £1

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	eSAVINGS ACCOUNT
Interest rates (AER)	Variable interest paid yearly on 31st March to your selected Cumberland current account. For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax. If you are eligible you may register to receive interest paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access withdrawals via online transfer to your Cumberland current account. Withdrawals not permitted by direct debit, standing order, regular internal transfer or faster payments.
Access	Online: www.cumberland.co.uk

Important information

You must hold an internet-enabled Cumberland Current Account to open and operate an e-Savings Account. Maximum balance of £25,000 for a sole account and £50,000 for a joint account. Only one sole or joint account per customer.

Save & Support

- A choice of 2 accounts, supporting either Carlisle United or Preston North End
- Up to 6 penalty free, instant access withdrawals each calendar year
- Cumberland Building Society will make a donation to each football club each year



KEY PRODUCT INFORMATION SUMMARY BOX

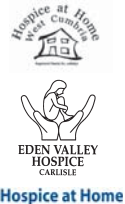
ACCOUNT NAMES	CUMBERLAND BLUES ACCOUNT NORTH ENDERS ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. Interest paid yearly on 31st March For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Up to 6 instant access penalty free withdrawals each calendar year. If more than 6 withdrawals are made in a calendar year the account balance will be transferred to either an existing or new Instant Savings account. If the account balance falls below £100 the account will be closed. Withdrawals 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)

Important information

The Society's annual donation to each football club will be equivalent to 1% of the total balances held in the account. These accounts are only available as a share account to individuals who are investing money on their own behalf or on behalf of another person (i.e. a parent or guardian on behalf of a child). These accounts are restricted to one per person. These accounts cannot be opened or operated by post. Individuals who live outside of our normal operating area must produce a Carlisle United or Preston North End season ticket or a Carlisle United or Preston North End Supporters Club membership card before an account will be opened. Minimum account balance of £100. To obtain entry to your respective club's regular free prize draw for Cumberland Blues/Preston North End Savers you should tick the appropriate box on the application form.

Save & Support

- Support your local hospices
- Competitive interest rates
- Up to 6 penalty free, instant access withdrawals each calendar year
- Cumberland Building Society will make a donation to each hospice each year



KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	CUMBERLAND HOSPICES ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. Interest paid yearly on 31st March For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Up to 6 instant access penalty free withdrawals each calendar year. If more than 6 withdrawals are made in a calendar year, your account will be closed and the account balance will be transferred to either an existing or new Instant Savings account. Withdrawals 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)

Important information

The Society's annual donation to the hospices will be equivalent to 1% of the total balances held in the account. This account is only available as a share account to individuals who are investing money on their own behalf or on behalf of another person (i.e. a parent or guardian on behalf of a child). Minimum account balance of £1. If we are required to close your account because you have made more than 6 withdrawals in a single calendar year, you will not be eligible to open another Hospices account for 12 months after the closure date.

First Home Saver

- Designed to help you save for your first home
- £250 cashback if you take a Cumberland mortgage
- Competitive interest rate
- Save between £100 & £1,500 each month

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	FIRST HOME SAVER ACCOUNT
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"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	£250 cashback paid if you take out a Cumberland Building Society mortgage. To qualify for the £250 cashback, the account must have been open for at least 6 months and have been funded with at least £100 per calendar month.
Withdrawal arrangements	90 days notice or on demand subject to 90 days loss of interest on the amount withdrawn. Instant access withdrawal without penalty if withdrawing funds to pay for a deposit on a property with a Cumberland Building Society mortgage. At this point the account is closed and the remaining balance transferred to an alternative savings account or withdrawn. Withdrawals 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)

Important information

You must be a first time buyer and hold a Cumberland current account to open and operate a First Home Saver account. Minimum age for account is 16. To qualify for the £250 cashback, the account must be used for a minimum of six months (funded by at least £100 each month). Only one cashback of £250 will be paid for a mortgage application. Customers must not have had a mortgage previously (either with the society, or with another lender). Accounts can be held in either single or joint names, subject to each account holder having a sole or joint Cumberland current account. Maximum account balance £25,000 (plus interest earned). You may only have one active First Home Saver account. Once the account balance has reached £25,000, no further payments can be accepted but the account will continue to pay interest. If your current account is closed, your First Home Saver account will be closed. If 2 or more monthly payments are missed the account will be closed and the account balance transferred to an alternative savings account. First Home Saver accounts can only be opened as share accounts.

Regular Saver

- Makes monthly saving easy
- Save between £25 and £250 each month
- Special rate of interest
- Maximum balance of £15,000

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	REGULAR SAVER ACCOUNT
Interest rates (AER)	Variable interest paid yearly on the anniversary of the account opening date For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	1 withdrawal during each subscription year without penalty. 11 out of 12 monthly payments must be made each subscription year. If these conditions are not met the interest rate over the subscription year will be reduced by 2.50%. Withdrawals 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)

Important information

This account is only available to Cumberland current account holders. If your current account is closed, your Regular Saver account will also be closed. Minimum account balance of £25, maximum account balance of £15,000. Subject to a minimum of £25, your monthly payment can be increased, at any time, and can also be decreased once in each subscription year. This will be effective from the following subscription month. The subscription year will be for 12 months from the anniversary of the account opening date, and interest is paid annually on this anniversary. Monthly payments must be made by internal transfer from your Cumberland current account and no lump sum payments or overpayments are allowed. You may only have one active Regular Saver account. Once the account balance has reached £15,000 no further payments can be accepted and the account will continue to earn interest. The account will be closed and the account balance transferred to an alternative instant access or savings account if 3 or more consecutive payments are missed. Regular Saver Accounts can only be opened as share accounts.

Save & Support

- A choice of 2 accounts, supporting either Carlisle United or Preston North End
- Up to 6 penalty free, instant access withdrawals per year
- Cumberland Building Society will make a donation to each football club each year



KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	YOUNG CUMBERLAND BLUES ACCOUNT YOUNG NORTH ENDERS ACCOUNT
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"> • Interest Rates leaflet available from your local branch • Customer Services Helpline 0845 601 8396 or 01228 403141 • Website www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax. A parent or guardian may register to receive interest paid gross on behalf of the child
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Up to 6 instant access penalty free withdrawals each calendar year. If more than 6 withdrawals are made in a calendar year, your account will be closed and the account balance will be transferred to either an existing or new instant access account.
Access	Local branch Telephone: 0845 601 8396 or 01228 403141 (transfer between own Cumberland accounts)

Important information

The Society's annual donation to each football club will be equivalent to 1% of the total balances held in the account. This account is only available as a share account to individuals who are investing money on their own behalf or on behalf of another person (i.e. a parent or guardian on behalf of a child). This account is restricted to one per person and is only available to young savers up to the age of 16. The account cannot be opened or operated by post. Individuals who live outside of our normal operating area must produce a Carlisle United or Preston North End season ticket or a Carlisle United or a Preston North End Supporters Club membership card before an account will be opened. Minimum account balance of £10, maximum account balance of £5,000 (plus interest earned). Accounts opened for young savers up to 7 years will be opened in trust and must be operated by a responsible adult such as a parent, guardian or grandparent. Accounts opened for young savers aged 7 or over may be opened in the young person's own name or in trust. The Society reserves the right to check with a parent, guardian or grandparent that a large cash withdrawal is genuinely required. Standing orders, direct debits, regular internal transfers and faster payments cannot be paid from this account. To obtain entry to your respective club's regular free prize draw for Young Cumberland Blues/Young North Enders Savers you should tick the appropriate box on the application form.

Young Savers

- Instant access savings account for under 16s
- Great rate of interest
- Minimum balance of £1
- Young Savers receive either a starter pack with a pen, pencil, calculator, savings chart and tips to help start the savings habit, or paint your own 'piggy bank'*

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	YOUNG SAVERS ACCOUNT
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"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax A parent or guardian may register to receive interest paid gross on behalf of the child
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Instant access. Withdrawals 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)

Important information

This account is restricted to two per young person. If two accounts are opened, one must be held in trust. Accounts opened for young savers up to 7 years will be opened in trust and must be operated by a responsible adult such as a parent, guardian or grandparent. Accounts opened for young savers aged 7 or over may be opened in the young person's own name or in trust. The Society reserves the right to check with a parent, guardian or grandparent that a large cash withdrawal is genuinely required. Maximum balance of £5,000 (plus interest gained). Young Savers Accounts can only be opened as share accounts.

*Subject to availability

30 Days Notice

- Higher interest than our Instant Savings account if you are able to give 30 days notice for withdrawals
- Minimum balance £500
- Pay into the account at any time

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	30 DAYS NOTICE ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. Interest paid yearly on 31st March For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	30 days notice or on demand subject to 30 days loss of interest on the amount withdrawn. Withdrawals 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)

Important information

Subject to the withdrawal arrangements, you can withdraw up to £500 each day in cash and up to £99,999.99 by crossed cheque. Cheques for larger amounts are normally available the following day.

90 Days Notice

- Higher interest than our 30 days notice account if you are able to give 90 days notice for all withdrawals
- Minimum balance £2,000
- Pay into the account at any time

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	90 DAYS NOTICE ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. Interest paid yearly on 30th September For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	90 days notice or on demand subject to 90 days loss of interest on the amount withdrawn. Withdrawals 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)

Important information

Subject to the withdrawal arrangements, you can withdraw up to £500 each day in cash and up to £99,999.99 by crossed cheque. Cheques for larger amounts are normally available the following day.

Fixed interest, fixed term accounts

Subject to a minimum investment of £5,000, you can guarantee your interest over the fixed term of an investment, regardless of whether other interest rates rise or fall.

Please ask for our separate fixed interest, fixed term account leaflet and current availability of our fixed term accounts at any of our branches.

1 Year Term

- Earn higher variable interest than our 90 days notice account on one year term lump sum investments
- Minimum balance £2,000
- Pay into the account at any time during the investment term. Additional investments will 'mature' one year from the date the account was opened and not from the date of additional investment

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	ONE YEAR TERM ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. You can have the option of having Interest paid yearly on 30th April or paid monthly. For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Withdrawals or closures during the fixed term of the investment are not permitted. Withdrawals may be made without penalty on the date of maturity of the one year investment term. Withdrawals 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)

Important information

Subject to the withdrawal arrangements, you can withdraw up to £500 each day in cash and up to £99,999.99 by crossed cheque. Cheques for larger amounts are normally available the following day.

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 term account is available, your investment will be automatically rolled over into such an account on the same terms and conditions as the present account.

2 Year Term

- Earn higher variable interest than our one year term account on two year term lump sum investments.
- Minimum balance £2,000
- Pay into the account at any time during the investment term. Additional investments will 'mature' two years from the date the account was opened and not from the date of additional investment

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	TWO YEAR TERM ACCOUNT
Interest rates (AER)	Variable tiered interest rate for higher balances. You can have the option of having Interest paid yearly on 30th April or paid monthly. For current interest rates please refer to the following: <ul style="list-style-type: none"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid net of basic rate tax If you are eligible you may register to receive interest paid gross
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	Withdrawals or closures during the fixed term of the investment are not permitted. Withdrawals may be made without penalty on the date of maturity of the two year investment term. Withdrawals 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)

Important information

Subject to the withdrawal arrangements outlined above, you can withdraw up to £500 each day in cash and up to £99,999.99 by crossed cheque. Cheques for larger amounts are normally available the following day.

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 term account is available, your investment will be automatically rolled over into such an account on the same terms and conditions as the present account.

Cash ISA

- Minimum balance of £1
- Pay into your account at any time, subject to the Cash ISA limit in the tax year
- Instant access to your money
- Available to customers aged 16 years and over

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"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk 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 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)

Important information

For full details of our Individual Savings Accounts (ISAs), including fixed rate products (when available), please refer to our separate leaflet, available from any branch. Individual Savings Accounts (ISAs) can only be opened as share accounts.

Cash Junior ISA

- For children who do not hold a Child Trust Fund
- Minimum balance of £50
- No withdrawals permitted
- Pay into the account at any time, subject to the Cash Junior ISA limit in the tax year
- All subscriptions to the Cash Junior ISA are a gift to the child, and as such cannot be repaid to the subscriber if at a later date the subscriber changes their mind

KEY PRODUCT INFORMATION SUMMARY BOX

ACCOUNT NAME	CASH JUNIOR 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"> • Interest Rates leaflet available from your local branch • Customer Services Helpline: 0845 601 8396 or 01228 403141 • Website: www.cumberland.co.uk
Tax Status	Interest is paid tax free
Conditions for bonus payment	No bonus payment applies to this account
Withdrawal arrangements	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
Access	Local branch Telephone: 0845 601 8396 or 01228 403141 (transfer between own Cumberland accounts)

Important information

For full details of our Cash Junior ISA, please refer to our ISA leaflet, available from any branch. Cash Junior ISAs can only be opened as share accounts.

Saving with the Cumberland

This leaflet is only a summary of the main features and conditions of each product shown and is intended to make your choice as simple as possible. For additional conditions and details of how your account operates, please read our separate Cumberland Savings & Current Account Terms & Conditions leaflet.

We do not accept new accounts from new customers who live outside our branch operating area. Some restrictions may also apply to new accounts available to existing customers who live outside our branch operating area. Existing customers should telephone 0845 601 8396 or 01228 403141 for further information.

If you have any questions about our savings accounts or other services, please call into your local Cumberland branch where our staff will be pleased to help you. We want to help you choose the accounts most likely to suit your needs. Information on how to open an account is given at the end of this leaflet.

Details of interest rates can be found in our separate Interest Rates leaflet. We also have separate leaflets available giving details of our range of fixed interest fixed term accounts.

Current Accounts

Our current accounts will help you to manage your regular income and expenses.

For full details of our current account products, please ask for our separate Current Accounts leaflet, available at any of our branches.

We also offer current account facilities for businesses and other organisations such as clubs, societies, and charities. Please contact any Cumberland branch for further details.

Shares and Deposits Briefly Explained

All the accounts shown in this leaflet can be opened as share accounts or deposit accounts unless otherwise stated. Share accounts are available to people who are investing money on their own behalf or on behalf of another person (for example a parent or guardian on behalf of a child). Up to 15th November 1998 it was possible for share accounts

to be opened by people investing on behalf of groups of people (for example the Treasurer and Secretary of a club or society, provided the club or society is not a limited company). From 16th November 1998 accounts opened by trustees for clubs, societies and other similar organisations may only be opened as deposit accounts.

Only share account holders are members of the Society with voting rights. If an account is opened in more than one name, or operated by more than one trustee, only the first named person will be entitled to receive notices and communications from the Society and exercise membership and voting rights (if aged 18 or over). When opening a joint account, you will be asked to choose whose name appears first on the account.

We offer a range of deposit accounts which are only available to limited companies, other incorporated bodies (for example: organisations registered under the Companies Act, by Royal Charter or as a Friendly Society), firms of solicitors investing in the firm's name on behalf of clients (client accounts) or people investing in trust for clubs, societies or similar organisations (for example: the Treasurer and Secretary). Deposit account holders are not members of the Society and do not have voting rights.

The maximum amount which may be saved in any of the share and deposit accounts shown in this leaflet is £500,000 (£1,000,000 in the case of a joint account). ISAs, Young Saver accounts, eSavings accounts and Regular Saver accounts have lower limits.

Money Transmission Service

- Payments made to, or from, your account through the United Kingdom banking system [Receipts or direct debit payments] should quote the Society's Sort Code 16 52 21 and your eight digit account number shown on your account statement or passbook
- For CHAPS (Clearing House Automated Payments) payments you should quote Sort Code 15 10 00, account number 23074349, your name and your eight digit account number in the reference field.

IMPORTANT INFORMATION

- For bank transfers from overseas, you should quote IBAN (International Banking Account Number) GB68 RBOS 1510 0023 0743 49 and Bank SWIFT BIC (Bank Identifier Code) RBOS GB 2L. You should quote the beneficiary name as 'Cumberland Building Society', your name, address and your eight digit account number in the additional information sections of the payment instruction.
- Withdrawals by direct debit, standing order, regular internal transfer and faster payments are not permitted on most products in this leaflet. If you require any of these services, please ask for our separate Current Accounts leaflet.

Charges for Account Services

Most transactions are free, but we make a charge for some account services. Details can be found in our separate Charges for Account Services leaflet available from any of our branches.

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.

Data Protection Act 1998

You have a right of access to your personal records under the Data Protection Act 1998. If you wish to know the purposes, descriptions, clauses, sources and potential disclosures of information, please write to the Data Protection Officer, Cumberland Building Society, Cumberland House, Castle Street, Carlisle CA3 8RX.

THIS LEAFLET SHOULD BE READ IN CONJUNCTION WITH THE CUMBERLAND SAVINGS & CURRENT ACCOUNT TERMS & CONDITIONS, VARIABLE AND FIXED INTEREST FIXED TERM RATES LEAFLETS AND CHARGES FOR ACCOUNT SERVICES LEAFLET

IMPORTANT INFORMATION

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 account application form.

Changing Your Mind

If after opening an account you find that you are not happy about your choice of current or savings account (except for a non ISA fixed rate account) you may cancel it within 14 days 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

whichever is the later.

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 advised at that time for our Instant Savings account. If your account has been overdrawn you may be required to repay any debit interest owed before the account can be closed. We will however ignore any notice period and any extra charges.

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

Details of current variable interest rates can be found:

- On our website 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

Open an account

Simply contact your local branch and make an appointment with one of our friendly staff.

Unless you have an account with us already, we will need you to provide proof of your identity and evidence of your address. This is necessary to help protect against fraud and money laundering.

Proof of identity

Please bring one of the following:

- Current valid signed passport
- Current UK Photo-card Driving Licence
- Firearms Certificate or Shotgun Licence
- A blue disabled driver's pass.
- An EU photocard driving licence.

Evidence of your address

Please bring an original of one of the following:

- Recent utility bill dated within the last six months. Mobile phone bills cannot be accepted.
- A council tax bill valid for the current year
- Bank, building society, or credit union statement within the last six months

If you open an account as a trustee, we will need proof of identity and evidence of address for both you and the account holder.

If you do not have any of the above, please contact us before you visit for details of alternative documentation.

We may also verify your identity and address by making searches about you at credit reference agencies who supply us with information, including information from the Electoral Roll.

The following additional documents are required where an account is being opened on behalf of the following:

Organisation	Additional documents required
Clubs and Societies (also a charity except where this is a limited company)	Copy of club or society rules if available, plus copy resolution to authorise the opening of the account and appointment of signatories
Incorporated Bodies (organisations registered under the Companies Act, by Royal Charter or as a Friendly Society)	Certificate of Incorporation plus a copy of the resolution to authorise the opening of the account and appointment of signatories

Note: If the Club, Society or Incorporated Body is a charity, a copy of the Charity Commission letter showing the registered charity number should be provided



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

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