

## Changes to our Open Issue Variable Rate Savings Products

Interest rates on the following accounts are changing from **07 January 2025**

INSTANT ACCESS SAVINGS ACCOUNTS		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>Instant Savings – Issue 8</b>		
Minimum balance £100	3.65	3.40
<b>eSavings – Issue 3 Sole/Joint</b>		
Minimum balance £1	3.85	3.60
<b>Young Savers</b>		
Minimum balance £1	3.95	3.70

ISA		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>Instant Cash ISA – Issue 15</b>		
Minimum balance £1	3.80	3.55
<b>Cash Junior ISA</b>		
Minimum balance £50	4.15	3.90

REGULAR SAVER ACCOUNTS		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>Cumberland Regular Saver</b>		
Minimum balance £25	5.20	5.00
<b>First Home Saver – Issue 2</b>		
Minimum balance £100	4.30	4.10

NOTICE ACCOUNTS		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>40 Days Notice (inc Deposit) – Issue 3</b>		
Minimum balance £500	3.90	3.65

SAVE & SUPPORT ACCOUNTS		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>Cumberland Hospices – Issue 5</b>		
Minimum balance £1	3.65	3.40
<b>Cumberland Blues – Issue 5</b>		
Minimum balance £1	3.65	3.40
<b>Young Cumberland Blues</b>		
Minimum balance £10	3.95	3.70

BUSINESS SAVINGS ACCOUNTS		
Gross Interest */AER**	Rates until	Rates from
Is paid annually (%)	06/01/2025	07/01/2025
<b>Business Instant Access – Issue 2</b>		
Minimum balance £100	3.05	2.95
<b>eSavings Business (inc Deposit) – Issue 4</b>		
Minimum balance £1	3.25	3.15
<b>40 Days Notice – Issue 6</b>		
Minimum balance £10,000	3.55	3.45

### Definitions

- \* **Gross interest** is the contractual rate of interest payable (without deduction of tax) and you will be responsible for paying any tax you owe on interest as per your individual personal savings allowance.
- \*\* **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.
- \*\*\* **Tax Free** rate of interest is the rate payable, under current legislation, where interest is exempt from income tax.  
(Your tax benefits will be lost if your ISA ceases to be tax exempt).

The individual terms and conditions and requirements of all these accounts have not changed.  
For further details, please refer to the Interest Rate Leaflet or speak to a member of staff who will be happy to help.

The Cumberland