

Changes to our Open Issue Variable Rate Savings Products

Interest rates on the following accounts are changing from **18 February 2026**

INSTANT ACCESS SAVINGS ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland Instant Access		
Minimum balance £1	2.65	2.40
Cumberland eSaver		
Minimum balance £1	2.85	2.60
Young Savers		
Minimum balance £1	3.05	2.80

ISA		
Tax Free*** / AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland Instant Cash ISA		
Minimum balance £1	3.00	2.75
Cash Junior ISA		
Minimum balance £50	3.20	2.95

REGULAR SAVER ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland Regular Saver		
Minimum balance £1	4.50	4.25
First Home Saver		
Minimum balance £100	4.00	3.75

NOTICE ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland 30 Day Notice		
Minimum balance £1	3.05	2.80

SAVE & SUPPORT ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland Hospices		
Minimum balance £1	2.65	2.40
Cumberland Blues		
Minimum balance £1	2.65	2.40
Young Cumberland Blues		
Minimum balance £10	3.05	2.80

BUSINESS SAVINGS ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 17/02/2026	Rates from 18/02/2026
Cumberland Business Instant Access		
Minimum balance £1	2.45	2.20
Cumberland Business eSaver		
Minimum balance £1	2.65	2.40
Cumberland Business 30 Day Notice		
Minimum balance £1	2.85	2.60

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