The Cumberland

PRODUCT CHANGES

Changes effective from 28th November 2025

If you currently hold the following product:

REGULAR SAVINGS ACCOUNT

Please see below a summary of your new product details effective from 28th November 2025.

	New Product Details Effective From 28th November 2025	What is changing on my account?
Account Name	**Cumberland Regular Saver B1**	Product Name Change
What is the interest rate?	**4.50%** Variable Gross Interest* *Interest is calculated daily and is paid gross (without deduction of tax) annually on 31st March.*	No Change
Can Cumberland Building Society change the interest rate?	Yes - The rate of interest paid on money in your account is variable and may be changed by us. Where we do so, we will give you reasonable notice in advance of the change. Examples of when changes may happen include a change in the Bank of England base rate, or market condition changes such as, general interest rates change on similar accounts offered by other savings account providers. For further details, please see clause 8.7 – 8.9 in our Savings & Current Account Terms & Conditions Leaflet (available in our branches or on our website).	
What would the estimated balance be after 12 months based on monthly deposits of £420?	£420 saved per month leads to £123.34 interest at the anniversary of the first deposit. This gives a total balance of £5,163.34 including interest. *This figure is for illustrative purposes only.*	

How do I open and manage my account?	▪ This account is not available to new customers.
	▪ Minimum balance of £1
	▪ Maximum monthly deposit of £420 (per calendar month).
	▪ Maximum balance of £15,000 (plus interest earned)
	▪ Maximum fixed term of 36 months, ending 27 November 2028
	▪ **Once the maximum balance or maximum term is reached, your account balance, plus interest, will be transferred into a Reward Instant Access Maturity account**. The Reward Instant Access Maturity product may have a lower interest rate and will not allow further deposits. We will notify you before making this transfer, providing details of the terms, conditions and interest rate that will apply at the time.
	▪ You can manage your account by:
	    ▪ Visiting any Cumberland Branch
	    ▪ Calling our Customer Service Team
	    ▪ Using the Cumberland Internet Banking Service
	    ▪ Using the Cumberland Mobile Banking App
		▪ Maximum fixed term applicable to the account, which ends on 27 November 2028
		▪ Maximum monthly deposit increased to £420.
		▪ Maximum balance increased to £15,000
		▪ Account will be transferred into a **Reward Instant Access Maturity** product upon reaching the maximum fixed term or upon reaching the maximum balance, if sooner.

Can I withdraw money?	Yes – Withdrawals not permitted by Direct Debit, standing order, regular internal transfer or faster payments. You can withdraw up to £500 each day in cash, subject to the minimum balance of £1 being maintained.	▪ Partial withdrawals allowed
Additional Information	▪ No bonus payment applies to this account ▪ Subject to a minimum of £1, your payment can be increased or decreased at any time and will be effective from the following subscription month. The subscription year is 12 months from the date the account is opened	No Change

The Cumberland

PRODUCT CHANGES

Changes effective from 28th November 2025

If you currently hold the following products:

REGULAR SAVER ACCOUNT

REGULAR SAVER ACCOUNT ISSUE 2

REGULAR SAVER ACCOUNT ISSUE 3

Please see below a summary of your new product details effective from 28th November 2025.

	New Product Details Effective From 28th November 2025	What is changing on my account?
Account Name	**Cumberland Regular Saver B2**	Product Name Change
What is the interest rate?	**4.50%** Variable Gross Interest* *Interest is calculated daily, and is paid gross (without deduction of tax) annually on the anniversary of the account opening date.*	Interest Rate is flat (no interest rate penalty applicable)
Can Cumberland Building Society change the interest rate?	Yes - The rate of interest paid on money in your account is variable and may be changed by us. Where we do so, we will give you reasonable notice in advance of the change. Examples of when changes may happen include a change in the Bank of England base rate, or market condition changes such as, general interest rates change on similar accounts offered by other savings account providers. For further details, please see clause 8.7 – 8.9 in our Savings & Current Account Terms & Conditions Leaflet (available in our branches or on our website).	No Change
What would the estimated balance be after 12 months based on monthly deposits of £420?	£420 saved per month leads to £123.34 interest at the anniversary of the first deposit. This gives a total balance of £5,163.34 including interest. *This figure is for illustrative purposes only.*	

How do I open and manage my account?	▪ This account is not available to new customers.
	▪ Minimum balance of £1
	▪ Maximum monthly deposit of £420 (per subscription month)
	▪ Maximum balance of £15,000 (plus interest earned)
	▪ Maximum fixed term of 36 months, ending 27 November 2028
	▪ **Once the maximum balance or maximum term is reached, your account balance, plus interest, will be transferred into a Reward Instant Access Maturity account**. The Reward Instant Access Maturity product may have a lower interest rate and will not allow further deposits. We will notify you before making this transfer, providing details of the terms, conditions and interest rate that will apply at the time.
	▪ You can manage your account by:
	    ▪ Visiting any Cumberland Branch
	    ▪ Calling our Customer Service Team
	    ▪ Using the Cumberland Internet Banking Service
	    ▪ Using the Cumberland Mobile Banking App
		▪ Maximum fixed term applicable to the account, which ends on 27 November 2028.
		▪ Minimum balance decreased to £1
		▪ Maximum monthly deposit increased to £420.
		▪ No interest rate penalty if you miss any monthly payments or make multiple withdrawals.
		▪ Maximum balance of £15,000
		▪ Account will be transferred into a **Reward Instant Access Maturity** product upon reaching the maximum fixed term or upon reaching the maximum balance, if sooner.

Can I withdraw money?	Yes – Withdrawals not permitted by Direct Debit, standing order, regular internal transfer or faster payments. You can withdraw up to £500 each day in cash, subject to the minimum balance of £1 being maintained.	▪ Partial withdrawals allowed without incurring any interest rate penalty
Additional Information	▪ No bonus payment applies to this account. ▪ Your Cumberland Regular Saver B2 account will be closed and the account balance transferred to an alternative savings account or withdrawn if you no longer hold a personal Cumberland Current Account. ▪ Subject to a minimum of £1, your monthly payment can be increased or decreased at any time and will be effective from the following subscription month. The subscription year is 12 months from the date the account is opened. ▪ Monthly payments must be made by internal transfer from your Cumberland Current Account and no lump sums or overpayments are allowed.	No Change

The Cumberland

PRODUCT CHANGES

Changes effective from 28th November 2025

If you currently hold the following products:

REGULAR SAVER MATURED ISSUE 1

REGULAR SAVER MATURED ISSUE 2

REGULAR SAVER MATURED ISSUE 3

Please see below a summary of your new product details effective from 28th November 2025.

	New Product Details Effective From 28th November 2025	What is changing on my account?
Account Name	**Reward Instant Access Maturity 4**	Product Name Change
What is the interest rate?	**4.50%** Variable Gross Interest* *Interest is calculated daily, and is paid gross (without deduction of tax) annually on the anniversary of the account opening date.*	No Change
Can Cumberland Building Society change the interest rate?	Yes - The rate of interest paid on money in your account is variable and may be changed by us. Where we do so, we will give you reasonable notice in advance of the change. Examples of when changes may happen include a change in the Bank of England base rate, or market condition changes such as, general interest rates change on similar accounts offered by other savings account providers. For further details, please see clause 8.7 – 8.9 in our Savings & Current Account Terms & Conditions Leaflet (available in our branches or on our website).	
What would the estimated balance be after 12 months based on a £1,000.00 balance?	If £1,000.00 was deposited in the account on 1 April, assuming no further deposits or withdrawals are made, on 31 March the account balance, including interest would be £1,045.00 *This figure is for illustrative purposes only.*	

How do I open and manage my account?	▪ This account will be opened automatically upon the maturity of your Cumberland Regular Saver B1 or B2 product.
	▪ Minimum balance of £1.
	▪ You can't make further deposits into this product
	▪ The minimum balance must be maintained in the account. If the account balance falls below this at any time, the account may be closed.
	▪ You can manage your account by:
	    ▪ Visiting any Cumberland Branch
	    ▪ Calling our Customer Service Team
	    ▪ Using the Cumberland Internet Banking Service
	    ▪ Using the Cumberland Mobile Banking App	

Can I withdraw money?	Yes, instant access withdrawals via online transfer to your Cumberland current account or via a Cumberland branch. Withdrawals are not permitted by direct debit, standing order, regular internal transfer or faster payments.	
Additional Information	▪ No bonus payment applies to this account.	

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.

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