

VARIABLE INTEREST RATES

Rates effective from 08th July 2025

Open Issue Accounts: Accounts currently available to open (indicated in **green**)

Closed Issue Accounts: Accounts that can no longer be opened. Closed issue account holders may add to or withdraw from their accounts, except where otherwise indicated, subject to the normal terms and conditions which apply on these accounts.

SAVINGS ACCOUNTS

Instant Access

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|---|-----------------|---------------------------------------|-------------|----------------------------------|-------------|---------------|
| Cumberland Instant Access | £1 | 3.15% | 07 Jul 2025 | 2.90% | 08 Jul 2025 | Interest Rate |
| Cumberland eSaver | £1 | 3.35% | 07 Jul 2025 | 3.10% | 08 Jul 2025 | |
| Young Savers (maximum age 16) | £1 | 3.45% | 07 Jul 2025 | 3.20% | 08 Jul 2025 | |
| The following accounts are Closed Issue Accounts . These accounts can no longer be opened. | | | | | | |
| Reward Instant Access | £1 | 3.35% | 07 Jul 2025 | 3.10% | 08 Jul 2025 | Interest Rate |

Save & Support Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|---|-----------------|---------------------------------------|-------------|----------------------------------|--------------------|---------------|
| Cumberland Hospices Cumberland Blues | £1 | 3.15% | 07 Jul 2025 | 2.90% | 08 Jul 2025 | Interest Rate |
| Young Cumberland Blues | £10 | 3.45% | 07 Jul 2025 | 3.20% | 08 Jul 2025 | |

ISA Accounts (Individual Savings Accounts)

Tax Free***/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|---|-----------------|---------------------------------------|-------------|----------------------------------|-------------|---------------|
| Cumberland Instant Cash ISA | £1 | 3.30% | 07 Jul 2025 | 3.05% | 08 Jul 2025 | Interest Rate |
| ISA Cash Junior | £50 | 3.65% | 07 Jul 2025 | 3.40% | 08 Jul 2025 | |
| The following accounts are Closed Issue Accounts . These accounts can no longer be opened. | | | | | | |
| Help to Buy ISA Issue 1 | £1 | 3.35% | 07 Jul 2025 | 3.10% | 08 Jul 2025 | Interest Rate |
| 60 Day Notice ISA B | £1 | 3.45% | 07 Jul 2025 | 3.20% | 08 Jul 2025 | |

Notice Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|---|-----------------|---------------------------------------|-------------|----------------------------------|--------------------|---------------|
| Cumberland 30 Day Notice | £1 | 3.40% | 07 Jul 2025 | 3.15% | 08 Jul 2025 | Interest Rate |
| The following accounts are Closed Issue Accounts . These accounts can no longer be opened. | | | | | | |
| 90 Day Notice | £500 | 3.50% | 07 Jul 2025 | 3.25% | 08 Jul 2025 | Interest Rate |
| 90 Day Notice Monthly (Monthly+) | £2000 | | | | | |

Regular Savings Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|---|-----------------|---------------------------------------|-------------|----------------------------------|-------------|---------------|
| Cumberland Regular Saver | £1 | 5.00% | 07 Jul 2025 | 4.75% | 08 Jul 2025 | Interest Rate |
| First Home Saver Issue 2 | £100 | 4.10% | 07 Jul 2025 | 4.00% | 08 Jul 2025 | |
| The following accounts are Closed Issue Accounts . These accounts can no longer be opened. | | | | | | |
| Regular Savings | £1 | 5.00% | 07 Jul 2025 | 4.75% | 08 Jul 2025 | Interest Rate |
| Regular Saver Issue 1 | £10 | 5.00% | 07 Jul 2025 | 4.75% | | |
| Regular Saver Issues 2 & 3 | £25 | | | | | |
| First Home Saver Issue 1 | £100 | 4.10% | 07 Jul 2025 | 4.00% | 08 Jul 2025 | |

Term Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | New Interest Rate Effective From | Changes | | |
|---|--------------------|--|-------------------------------------|---------|-------------|---------------|
| The following accounts are Closed Issue Accounts . These accounts can no longer be opened. | | | | | | |
| All term accounts are closed to new subscriptions | | | | | | |
| 1 Year Term 1TRM54 1 Year Term DTRM55 1 Year Term 1TRM56 (Monthly+) | £2,000 | 3.55% | 07 Jul 2025 | 3.30% | 08 Jul 2025 | Interest Rate |

Business Savings Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

| | Minimum Balance | Current Interest Rate Effective Until | | New Interest Rate Effective From | | Changes |
|------------------------------------|-----------------|---------------------------------------|-------------|----------------------------------|-------------|---------------|
| Cumberland Business Instant Access | £1 | 2.90% | 07 Jul 2025 | 2.70% | 08 Jul 2025 | Interest Rate |
| Cumberland Business eSaver | £1 | 3.10% | 07 Jul 2025 | 2.90% | 08 Jul 2025 | |
| Cumberland Business 30 Day Notice | £1 | 3.30% | 07 Jul 2025 | 3.10% | 08 Jul 2025 | |

DEFINITIONS

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| * | 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). |
| + | Monthly Interest will be transferred to another Cumberland account or bank account but cannot be automatically added to the account. |
| ^ | Effective Annual Interest Rate is the interest rate that is actually earned or paid on an investment, loan or other financial product due to the result of compounding over a given time period. |

ADDITIONAL INFORMATION

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|---|---|
| • | Interest rates on accounts not listed are available on request |
| • | Interest rates shown apply on both share and deposit versions of the account |
| • | Full details of accounts, including T&Cs and charges for account services are available on request from your local branch |

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