

Changes to our Open Issue Variable Rate Savings Products

Interest rates on the following accounts are changing from **08 July 2025**

| INSTANT ACCESS SAVINGS ACCOUNTS | | |
|--|---------------------------|--------------------------|
| Gross Interest */AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland Instant Access | | |
| Minimum balance £1 | 3.15 | 2.90 |
| Cumberland eSaver | | |
| Minimum balance £1 | 3.35 | 3.10 |
| Young Savers | | |
| Minimum balance £1 | 3.45 | 3.20 |

| ISA | | |
|---|---------------------------|--------------------------|
| Tax Free*** / AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland Instant Cash ISA | | |
| Minimum balance £1 | 3.30 | 3.05 |
| Cash Junior ISA | | |
| Minimum balance £50 | 3.65 | 3.40 |

| REGULAR SAVER ACCOUNTS | | |
|--|---------------------------|--------------------------|
| Gross Interest */AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland Regular Saver | | |
| Minimum balance £1 | 5.00 | 4.75 |
| First Home Saver | | |
| Minimum balance £100 | 4.10 | 4.00 |

| NOTICE ACCOUNTS | | |
|--|---------------------------|--------------------------|
| Gross Interest */AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland 30 Day Notice | | |
| Minimum balance £1 | 3.40 | 3.15 |

| SAVE & SUPPORT ACCOUNTS | | |
|--|---------------------------|--------------------------|
| Gross Interest */AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland Hospices | | |
| Minimum balance £1 | 3.15 | 2.90 |
| Cumberland Blues | | |
| Minimum balance £1 | 3.15 | 2.90 |
| Young Cumberland Blues | | |
| Minimum balance £10 | 3.45 | 3.20 |

| BUSINESS SAVINGS ACCOUNTS | | |
|--|---------------------------|--------------------------|
| Gross Interest */AER** Is paid annually (%) | Rates until 07/07/2025 | Rates from 08/07/2025 |
| Cumberland Business Instant Access | | |
| Minimum balance £1 | 2.90 | 2.70 |
| Cumberland Business eSaver | | |
| Minimum balance £1 | 3.10 | 2.90 |
| Cumberland Business 30 Day Notice | | |
| Minimum balance £1 | 3.30 | 3.10 |

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