The Cumberland

VARIABLE INTEREST RATES

Rates effective from 30th November 2026

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*	*2.40%*	*29 Nov 2026*	***2.60%***	***30 Nov 2026***	*Interest rate increase*
Cumberland eSaver	*£1*	*2.60%*	*29 Nov 2026*	***2.80%***	***30 Nov 2026***	
Young Savers (maximum age 16)	*£1*	*2.80%*	*29 Nov 2026*	***3.05%***	***30 Nov 2026***	
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened.						
Reward Instant Access	*£1*	*2.60%*	*29 Nov 2026*	***2.80%***	***30 Nov 2026***	*Interest rate increase*
Reward Instant Access Maturity 4	*£1*	*4.20%*	*29 Nov 2026*	***4.20%***	***30 Nov 2026***	*No Changes*

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*	*2.40%*	*29 Nov 2026*	***2.60%***	***30 Nov 2026***	*Interest rate increase*
Young Cumberland Blues	*£10*	*2.80%*	*29 Nov 2026*	***3.05%***	***30 Nov 2026***	

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*	*2.75%*	*29 Nov 2026*	***3.00%***	***30 Nov 2026***	*Interest rate increase*
ISA Cash Junior	*£50*	*2.95%*	*29 Nov 2026*	***3.20%***	***30 Nov 2026***	
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened.						
Help to Buy ISA Issue 1	*£1*	*2.80%*	*29 Nov 2026*	***3.05%***	***30 Nov 2026***	*Interest rate increase*
60 Day Notice ISA B	*£1*	*2.85%*	*29 Nov 2026*	***3.10%***	***30 Nov 2026***	

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*	*2.80%*	*29 Nov 2026*	***3.05%***	***30 Nov 2026***	*Interest rate increase*
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened.						
90 Day Notice	*£500*	*2.90%*	*29 Nov 2026*	***3.15%***	***30 Nov 2026***	*Interest rate increase*
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*	*4.25%*	*29 Nov 2026*	***4.50%***	***30 Nov 2026***	*Interest rate increase*
First Home Saver Issue 2	*£100*	*3.75%*	*29 Nov 2026*	***4.00%***	***30 Nov 2026***	
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened.						
Cumberland Regular Saver B1	*£1*	*4.25%*	*29 Nov 2026*	***4.50%***	***30 Nov 2026***	*Interest rate increase*
Cumberland Regular Saver B2	*£1*	*4.25%*	*29 Nov 2026*	***4.50%***	***30 Nov 2026***	
First Home Saver Issue 1	*£100*	*3.75%*	*29 Nov 2026*	***4.00%***	***30 Nov 2026***	

Term Accounts

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

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From		Changes
1 Year Term 1TRM57	*£2,000*	*3.50%*	*29 Nov 2026*	***3.75%***	***30 Nov 2026***	*Interest rate increase*
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened. **All closed issue term accounts are closed to new subscriptions**						
1 Year Term 1TRM54 **1 Year Term** DTRM55 **1 Year Term** 1TRM56 (*Monthly+)*	*£2,000*	*2.95%*	*29 Nov 2026*	***3.20%***	***30 Nov 2026***	*Interest rate increase*

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*	*2.20%*	*29 Nov 2026*	***2.40%***	***30 Nov 2026***	*Interest rate increase*
Cumberland Business eSaver	*£1*	*2.40%*	*29 Nov 2026*	***2.60%***	***30 Nov 2026***	
Cumberland Business 30 Day Notice	*£1*	*2.60%*	*29 Nov 2026*	***2.85%***	***30 Nov 2026***	

CURRENT ACCOUNTS

Current Accounts & Overdraft Rates

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

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From		Changes
Cumberland Plus **Cumberland Day2Day** **Freedom Apprentice**	*£1*	*0.00%*	*29 Nov 2026*	***0.00%***	***30 Nov 2026***	*No Changes*
Business Current Account **Community Current Account**	*£1*	*0.00%*	*29 Nov 2026*	***0.00%***	***30 Nov 2026***	
The following accounts are **Closed Issue Accounts**. These accounts can no longer be opened.						
Standard Current Account **Current Account Plus** **Reward Current Account** **24/7 Current Account** **Money Management** Issue 1 **Money Management** Issue 2 **Cumberland Flexible Day2Day** **Cumberland Flexible Access**	*£1*	*0.00%*	*29 Nov 2026*	***0.00%***	***30 Nov 2026***	*No Changes*
Cashcard	*£1*	*0.25%*	*29 Nov 2026*	***0.25%***	***30 Nov 2026***	
Society & Club Current	*£1*	*0.00%*	*29 Nov 2026*	***0.00%***	***30 Nov 2026***	

Arranged Overdrafts	Current E.A.R.^ % Effective from 30 Nov 2026
Cumberland Plus **Standard Current Account** **Reward Current Account**	***14.99%*** *No Changes*
Current Account Plus	***13.54%*** *No Changes*

Representative Example: 14.99% E.A.R.^ %
*If you use an arranged overdraft of **£250**, the interest we will charge you is **14.99% EAR** variable***

Representative Example: 13.54% E.A.R.^ %
*If you use an arranged overdraft of **£250**, the interest we will charge you is **13.54% EAR** variable***

Unarranged Overdrafts	Current E.A.R.^ % Effective from 30 Nov 2026
Cumberland Plus **Cumberland Day2Day** **Freedom Apprentice**	***14.99%*** *No Changes*
Standard Current Account **Reward Current Account** **24/7 Current Account** **Money Management** Issue 1 **Money Management** Issue 2 **Cumberland Flexible Day2Day** **Cumberland Flexible Access**	
Current Account Plus	***13.54%*** *No Changes*
Business	***24.63% / 5.659%** per quarter* *No Changes*

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).
+	**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	
•	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