

INTEREST RATE CHANGES

Variable Rate Personal Savings Accounts

INSTANT ACCESS SAVINGS ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020	Rates from 01/05/2020
Instant Savings – Issue 8 (available to open)		
Minimum balance £100	0.60	0.30
Instant Savings – Issue 7		
Minimum balance £100	0.45	0.10
Instant Access Savings 2		
Minimum balance £1	0.60	0.10
Instant Access Savings		
Minimum balance £25,000	1.00	0.35
Minimum balance £1	0.70	
eSavings B		
Minimum balance £1	1.20	0.60
eSavings – Issue 3 Sole/Joint (Available to open)		
Minimum balance £1	1.00	0.60
Young Savers (available to open)		
Minimum balance £1	2.00	1.35

ISA		
Tax Free*** / AER** Is paid annually (%)	Rates until 30/04/2020	Rates from 01/05/2020
Instant Cash ISA – Issue 15 (available to open)		
Minimum balance £1	0.75	0.40
Instant Cash ISA – Issue 14		
Minimum balance £1	0.45	0.10
Instant Access Cash ISA 3		
Minimum balance £1	0.95	0.30
Instant Access Cash ISA/Instant Access Cash ISA 2		
Minimum balance £1	1.20	0.55
60 Day Notice ISA B		
Minimum balance £1	1.30	0.65
Help to Buy ISA -Issue 1		
Minimum balance £1	4.15	3.50
Help to Buy ISA -Issue 2		
Minimum balance £1	3.15	2.50
Help to Buy ISA -Issue 3		
Minimum balance £1	2.75	2.10
ISA Cash Junior (available to open)		
Minimum balance £50	2.75	2.10

REGULAR SAVER ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020	Rates from 01/05/2020
Regular Saver– Issue 3 (available to open)		
Minimum balance £25	2.55	2.00
Regular Savings		
Minimum balance £500	2.65	2.00
Minimum balance £1	2.40	
Regular Saver – Issue 2		
Minimum balance £25	2.75	2.10
Regular Saver Account		
Minimum balance £10	2.85	2.20
First Home Saver – Issue 2 (available to open)		
Minimum balance £100	2.65	2.00
First Home Saver – Issue 1		
Minimum balance £100	2.90	2.25

NOTICE ACCOUNTS				
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020		Rates from 01/05/2020	
40 Day Notice (inc Deposit) – Issue 3 (available to open)				
Minimum balance £500	0.80		0.45	
40 Day Notice (inc Deposit) – Issue 2				
Minimum balance £500	0.55		0.15	
30 Day Notice 2				
Minimum balance £500	0.90		0.25	
30 Day Notice				
Minimum balance £25,000	1.30		0.65	
Minimum balance £500	1.00			
90 Day Notice				
	<i>Annual</i>	<i>Monthly +</i>	<i>Annual</i>	<i>Monthly +</i>
Minimum balance £25,000	1.35	1.30	0.70	0.65
Minimum balance £500	1.05	1.00		

TERM SAVINGS ACCOUNTS				
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020		Rates from 01/05/2020	
1 Year Term Share– Issues 1TRM51, DTRM52, 1TRM53				
	<i>Annual</i>	<i>Monthly +</i>	<i>Annual</i>	<i>Monthly +</i>
Minimum balance £2,000	1.40	1.35	0.75	0.70
1 Year Term Share – Issues 1TRM54, DTRM55, ITRM56				
	<i>Annual</i>	<i>Monthly +</i>	<i>Annual</i>	<i>Monthly +</i>
Minimum balance £2,000	1.05	1.00	0.75	0.70

SAVE & SUPPORT ACCOUNTS				
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020		Rates from 01/05/2020	
Cumberland Hospices/Cumberland Blues – Issue 5 (available to open)				
Minimum balance £1	0.35		0.10	
Young Cumberland Blues (available to open)				
Minimum balance £10	1.50		0.85	
Cumberland Hospices / Cumberland Blues – Issue 4				
Minimum balance £10,000	0.80		0.15	
Minimum balance £5,000	0.70			
(Cumberland Hospices only) Minimum balance £1	0.45			
Cumberland Hospices / Cumberland Blues – Issue 3				
Minimum balance £25,000	0.95		0.30	
Minimum balance £10,000	0.80			
Minimum balance £5,000	0.70			
(Cumberland Hospices only) Minimum balance £1	0.45			
Cumberland Hospices – Issue 2				
Minimum balance £25,000	1.15		0.50	
Minimum balance £10,000	0.95			
Minimum balance £5,000	0.70			
Minimum balance £1	0.45			
Cumberland Hospices/Cumberland Blues – Issue 1				
Minimum balance £50,000	1.40		0.75	
Minimum balance £25,000	1.15			
Minimum balance £10,000	0.95			
Minimum balance £5,000	0.70			
(Cumberland Hospices only) Minimum balance £1	0.45			

Variable Rate Business Accounts and Personal Current Accounts

BUSINESS SAVINGS ACCOUNTS			BUSINESS CURRENT ACCOUNTS		
Gross Interest */AER** Is paid annually (%)	Rates until 30/04/2020	Rates from 01/05/2020	Gross Interest */AER** Is paid annually (%)	Rates until 30/06/2020	Rates from 01/07/2020
Business Instant Access – Issue 2 (available to open)			Business Current Account Option A /12 Months Free (available to open)		
Minimum balance £100	0.45	0.30	Minimum balance £1	0.10	0.00
Instant Access Savings 2			Schools Account (available to open)		
Minimum balance £1	0.60	0.10	Minimum balance £1	0.25	0.00
eSavings Business /eSavings Business 2			PERSONAL CURRENT ACCOUNTS		
Minimum balance £1	1.20	0.60	Gross Interest */AER** Is paid annually (%)	Rates until 30/06/2020	Rates from 01/07/2020
eSavings Business (inc Deposit) – Issue 3			Cumberland Plus (available to open)		
Minimum balance £1	1.25	0.60	Minimum balance £1	0.10	0.00
eSavings Business (inc Deposit) – Issue 4 (available to open)			Society & Club Current Account		
Minimum balance £1	1.00	0.60	Minimum balance £1	0.10	0.00
40 Days Notice – Issue 6 (available to open)			Reward Current Account		
Minimum balance £10,000	0.55	0.45	Minimum balance £1	0.10	0.00
40 Days Notice – Issue 5			Current Plus		
Minimum balance £10,000	0.95	0.30	Minimum balance £1	0.25	0.00
30 Day Notice 2			Cashcard		
Minimum balance £500	0.90	0.25		Rates until 31/08/2020	Rates from 01/09/2020
30 Day Notice			Minimum balance £50,000	0.90	0.25
Minimum balance £25,000	1.30	0.65	Minimum balance £25,000	0.65	
Minimum balance £500	1.00		Minimum balance £10,000	0.40	
			Minimum balance £5,000	0.30	
			Minimum balance £1	0.10	

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).

+ **Montly Interest** will be transferred to another Cumberland account or bank account but cannot be automatically added to the account.

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 terms and conditions, and charges for certain account services are available on request.

For the full range of our Savings and Current Account products please visit Cumberland.co.uk