

Current Accounts



Current Accounts

from the **Cumberland**

Choose from our range of current accounts to help you with your everyday banking needs.

Banking with the Cumberland - simple, convenient and safe.

Apply online from home, on the go on your tablet or mobile or visit your local branch.

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Cumberland Plus

Our Cumberland Plus current account offers you a simple and convenient way of managing your money.

Apply in
Branch or
Online



Internet Banking

Manage your money 24 hours a day, at your convenience



Mobile Banking

Transfer money, pay bills and view recent transactions on the go



Mobile Payments

Use Apple Pay/ Google Pay to pay in shops, apps or online to transfer or receive money using just a mobile phone number




Alerts

Receive notifications if your account balance falls below an amount of your choice, once a payment has been processed, if you have a new secure message and more



Contactless Visa Debit Card

A convenient alternative to cash when paying in shops, online or anywhere you see the Visa logo or contactless symbol . You can also withdraw cash at any Cumberland or LINK cash machine



Free* foreign currency transactions

We will not charge you any fees when making debit card payments in a foreign currency or cash withdrawals in foreign currency outside the UK



Branch

You can also call into any of our local branches to manage your current account



Customer Care Team

Based in Carlisle, our local, friendly and knowledgeable team are on hand to help



Arranged Overdraft

To help you out when needed. Subject to eligibility

Current Account Switch Service

Switching your bank account to the Cumberland has never been quicker or easier.

Our dedicated local team will take care of everything for you making the whole process much easier, quicker and more reliable than you probably think.

Current Account Switch Guarantee

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.



- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.



To make your life that little bit easier

Our online banking services are easy to use, giving you the freedom to keep in touch with your money whenever, and wherever⁽¹⁾, you want.



Internet Banking

On your computer, tablet or phone, you can:

- view the balances of your current accounts, savings accounts and mortgages
- view the recent and pending transactions of your current accounts and eSavings accounts
- send money within the UK to other people and companies
- transfer money between your current accounts
- transfer money instantly to and from Cumberland savings accounts (ask for details of accounts this applies to)
- view eStatements for your current accounts
- manage your balance alerts

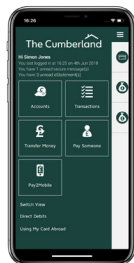
A key fraud prevention feature of Cumberland Internet Banking is SecureCall™, a system which contacts you by phone to confirm it is you making certain payments from your account.



Mobile Banking App

Download our Mobile Banking app and manage your accounts quickly and easily, wherever you are.

- Log in quickly and securely with Touch ID and Face ID or fingerprint on Android
- View the balances of your current accounts, savings accounts and mortgages
- Make payments to new and existing payees or transfer money between your accounts
- Browse and filter recent transactions
- Manage your Direct Debits
- View and download your eStatements



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Apply in
Branch or
Online



Alerts

You can activate text, email or secure message alerts on your Cumberland current account via Internet Banking. Receive notifications if your account balance falls below an amount of your choice, once a payment has been processed, if you have a new secure message and more.

Safe and secure - our promise to you

Our online banking services* have been designed to protect you and your money, but you must also take all precautions we recommend in our terms and conditions and fraud guidance to ensure that your devices are secure and that your personal details are kept safe. Unless you have been careless in your use of these services, we will fully reimburse the money taken from your account. Simple as that.

*Internet & Mobile Banking



(1) Subject to coverage. (2) We won't charge you to receive Text Alerts, however your mobile phone service provider may charge you to receive them if you are outside of the UK at the time of receipt.

OUR CURRENT ACCOUNTS...

CUMBERLAND PLUS

| | | |
|--|--|-----------------------------------|
| Application | Online or in branch | |
| Minimum age | 18 | |
| Must be main account | ✓ | |
| Minimum funding requirement | £750 per month ⁽¹⁾ | |
| Charge if funding requirement is not met | £2 per month ⁽²⁾ | |
| Current Account Switch Service | ✓ | |
| Mobile banking | ✓ | |
| Internet banking | ✓ ⁽³⁾ | |
| Contactless Visa Debit card | ✓ | |
| Apple Pay, Google Pay | ✓ | |
| Standing Orders & Direct Debits | ✓ | |
| Customer Service Helpline | ✓ | |
| Verified by Visa and One Time Passcode protection | ✓ | |
| Cash withdrawal in foreign currency outside the UK and debit card payments in a foreign currency | Free ⁽⁴⁾ | |
| Use of all Cumberland branches | ✓ | |
| Cash withdrawal in pounds in the UK at Link cash machines | £300 per day | |
| Cash withdrawal at Cumberland branches | £500 per day | |
| Text alerts | ✓ | |
| Mini statements from Cumberland cash machines | ✓ | |
| Cheque book | Free (on request) | |
| Arranged overdraft facility | ✓ (on request - subject to status) | |
| Credit interest paid on your account | Minimum Balance | Variable Gross AER ⁽⁵⁾ |
| | £1 | 0.00% |
| Arranged overdraft interest rate | 14.99% p.a. variable EAR ⁽⁷⁾ Representative example: If you use an arranged overdraft of £700 the interest we'll charge is 14.99%. | |
| Access to eSavings account | ✓ | |
| Statements | Free | |

Credit interest rates effective from 01/07/20. (1) You must fund your account with at least £750 per month from an external source (ie. excluding cash, any cheque or an internal transfer from another Cumberland account). Transfers from Cumberland Business accounts will count towards the minimum funding requirement. In the case of joint accounts, one such source of income is acceptable. (2) If you do not meet the minimum funding requirement in a calendar month, a charge of £2 will be applied to the account in the following month. The charge will be applied for every calendar month that the minimum funding requirement is not met. The charge will not be applied if the average balance of your account during a calendar month is £1,000 or above and your account has remained in credit. Further details of this charge can be found in the 'Account Funding' section of this leaflet on page 14. (3) Internet Banking

Available to apprentices living in our operating area, our Freedom Apprentice Account is the UK's first bank account designed specifically for apprentices.

It provides a simple and straightforward way for apprentices to manage their money, at a time in their lives when they begin to gain financial freedom.

FREEDOM APPRENTICE

| | |
|--|--|
| Application | Online or in branch |
| Age | 16-23 (sole accounts only) |
| Minimum funding requirement | None |
| Mobile banking | ✓ |
| Internet banking | ✓ ⁽³⁾ |
| Contactless Visa Debit card | ✓ |
| Apple Pay, Google Pay | ✓ |
| Current Account Switch Service | ✓ |
| Standing Orders & Direct Debits | ✓ |
| Webchat & Facebook Messenger Support Service | ✓ |
| Customer Service Helpline | ✓ |
| Verified by Visa and One Time Passcode protection | ✓ |
| Cash withdrawal in foreign currency outside the UK and debit card payments in a foreign currency | Free ⁽⁴⁾ |
| Use of all Cumberland branches | ✓ |
| Cash withdrawal in pounds in the UK at Link cash machines | £300 per day |
| Cash withdrawal at Cumberland branches | £500 per day |
| Text alerts | ✓ |
| Arranged overdraft facility | – |
| Credit interest paid on your account | No credit interest is paid on this account |
| Access to eSavings account | ✓ |
| Statements | Free |

is a requirement of this account. (4) The Cumberland does not charge you to use your Cumberland card but the provider of a cash machine or a retailer may apply a charge. (5) Gross rate 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. (6) Annual Equivalent Rate (AER) illustrates what the interest rate would be if interest was paid and added each year. (7) Effective Annual Rate (EAR) is the actual annual rate of an arranged overdraft. It does not take into account other fees and charges.

EXCLUSIVE ONLINE SAVINGS ACCOUNT

To reward our Current Account Plus and Freedom current account holders we offer these customers the option to open exclusive Cumberland Savings accounts which are eSavings account & / or Regular Saver account

eSavings

eSavings is an exclusive savings account for Cumberland Plus and Freedom Apprentice current account holders.

Available online, this savings account can only be operated via our internet and mobile banking service. The account offers instant access to your money via internet and mobile banking, and pays a higher rate of interest than our Instant Savings account.

KEY PRODUCT INFORMATION SUMMARY BOX

| | |
|------------------------------|---|
| ACCOUNT NAME | eSAVINGS ACCOUNT |
| Interest rates (AER) | Variable interest paid yearly on 31st March to your selected Cumberland current account For current interest rates please refer to the following: <ul style="list-style-type: none">• Interest Rates leaflet available from your local branch• Customer Services Helpline: 01228 403141• Website: cumberland.co.uk |
| Tax Status | Interest is paid gross (without deduction of tax) |
| Conditions for bonus payment | No bonus payment applies to this account |
| Withdrawal arrangements | Instant access withdrawals via online transfer to your Cumberland current account. Withdrawals not permitted by direct debit, standing order, regular internal transfer or faster payments. |
| Access | Online: cumberland.co.uk |

Important information

You must hold an internet-enabled Cumberland Plus or Freedom Apprentice Current Account to open and operate an eSavings Account. Maximum balance of £50,000 for sole and joint accounts. Minimum balance of £1. Only one sole or joint account per customer. If you close or de-register your internet banking Cumberland Plus or Freedom Apprentice current account your eSavings account will, in the absence of any alternative instructions, be closed.

EXCLUSIVE REGULAR SAVER ACCOUNT

Regular Saver

Regular Saver is an exclusive savings account for Cumberland Plus current account holders.

Save up to £250 each month at a special rate of interest.

KEY PRODUCT INFORMATION SUMMARY BOX

| | |
|------------------------------------|--|
| ACCOUNT NAME | CUMBERLAND REGULAR SAVER |
| Interest rates | Variable interest paid yearly on the anniversary of the account opening date For current interest rates please refer to: <ul style="list-style-type: none">• Interest Rates leaflet available from your local branch• Customer Services Helpline: 01228 403141• Website: cumberland.co.uk |
| Tax Status | Interest is paid gross (without deduction of tax) |
| Conditions for bonus payment | No bonus payment applies to this account |
| Withdrawal arrangements and access | Details can be found in our Savings Accounts and Interest Rates leaflet |

Important information

You must hold a Cumberland Plus current account to open and operate a Regular Saver account. If your current account is closed, your Regular Saver account will also be closed. You may only have one active Cumberland Regular Saver account.

OUR CURRENT ACCOUNTS...

CUMBERLAND DAY2DAY

| | | |
|--|---|---|
| Application | Branch only | |
| Minimum age | 13 ⁽¹⁾ | |
| Must be main account | ✓ | |
| Minimum funding requirement ⁽²⁾ | £200 per month for those aged 24 and over. No minimum funding requirement for those aged 23 or under ⁽³⁾ | |
| Charge if funding requirement is not met | £2 per month ⁽⁴⁾ | |
| Current Account Switch Service | ✓ | |
| Standing Orders & Direct Debits | ✓ | |
| Contactless Visa Debit card | ✓ | |
| Verified by Visa and OneTime Passcode protection | ✓ | |
| Cash withdrawal in pounds in the UK at Link cash machines | £300 per day | |
| Mini statements from Cumberland cash machines | ✓ | |
| Cash withdrawal at Cumberland branches | £500 per day | |
| Cash withdrawal in foreign currency outside the UK and debit card payments in a foreign currency | Free ⁽⁵⁾ | |
| Cheque book | Available on request to over 18s ⁽⁶⁾ (£5 charge per cheque book) | |
| Statements | Free | |
| Use of all Cumberland branches | ✓ | |
| Internet banking | ✓ ⁽⁷⁾ | |
| Mobile banking | ✓ | |
| Apple Pay, Google Pay | ✓ | |
| Text alerts | ✓ | |
| Customer Service Helpline | ✓ | |
| Arranged overdraft facility | — | |
| Credit interest paid on your account | Minimum Balance | Variable Gross ⁽⁸⁾ AER ⁽⁹⁾ |
| | £1 | 0.00% |
| Arranged overdraft interest rate | — | |

Credit interest rates effective from 8/11/11. (1) Applications from 13-15 year olds must be approved by a parent/guardian. (2) Minimum funding requirement. You must fund your account with at least £200 per month from an external source. This requirement does not apply to customers under 24 years of age. (3) In the case of joint accounts, the minimum funding requirement will apply once the oldest account holder reaches 24. (4) If you do not meet the minimum funding requirement in a calendar month, a charge of £2 will be applied to the account in the following month. The charge will be applied for every calendar month that the minimum funding requirement is not met. Further details of this charge can be found in the 'Account Funding' section of this leaflet on page 14 (5) The Cumberland does not charge you to use your Cumberland card but the provider of a cash machine or a retailer may apply a charge. (6) In the case of joint accounts, all account holders must be over 18 for a cheque book to be issued. The £5 charge for a cheque book will not apply if the account holder also holds a current account which requires funding of £750 or more per month. (7) Internet Banking is a requirement for all new accounts where all applicants are under 24. (8) Gross rate 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. (9) Annual Equivalent Rate (AER) illustrates what the interest rate would be if interest was paid and added each year.

Open an account

APPLY ONLINE

Go to cumberland.co.uk and take a few minutes to apply for a Cumberland Plus or Freedom Apprentice current account now.

IN BRANCH

Simply call into or contact your local branch and make an appointment, or book an appointment online with one of our friendly staff. If you are opening a joint account you should both visit the branch.

Unless you have an account with us already, we'll need you to provide proof of your identity, evidence of your address and your mobile phone number. This is to help protect against fraud and money laundering.

Proof of identity

Please bring one of the following:

- Current valid signed passport
- Current signed UK Photo-card Full Driving Licence
- Firearms Certificate or Shotgun Licence
- A blue disabled driver's pass.
- An EU Photo-card Driving Licence.

Evidence of your address

Please bring an original of one of the following:

- Recent utility bill dated within the last six months.
Mobile phone bills cannot be accepted.
- A council tax bill valid for the current year
- Bank, building society, or credit union statement within the last six months

If you don't have any of the required documents, please contact us before you visit.

We may also verify your identity and address by making searches about you at credit reference agencies who supply us with information, including information from the Electoral Roll. We also use a 'credit scoring' system to assess your application.

If you are aged under 18, this can be in your name or in the name of a parent or guardian that lives at the same address.

Proof of Apprenticeship

If applying for a Freedom Apprentice account you will need to bring a letter from your employer/apprenticeship training provider confirming acceptance on an apprenticeship or a copy of an apprentice agreement.

Mobile phone number

To help prevent and identify fraudulent account activity, you must provide us with your current mobile number. Your mobile number will be used by us to contact you in relation to your account, by phone and/or text, and also for our One Time Passcode service. If you change your mobile number, please tell us of your new number as soon as possible.

Evidence of your income

You also need to bring evidence of your income and your most recent bank statement for a full month for an existing current account (not required for a Freedom Apprentice Account). If you are applying for a Cumberland Day2Day account and you are aged 17-23 and in full time education, you'll need to provide evidence of your attendance at your school, college or university. If you're applying for an arranged overdraft, bank statements for the last three full months will be required.

We don't accept applications from new customers who live outside our branch operating area. Some restrictions also apply to existing customers who live outside our branch operating area. Existing customers should call 01228 403141 for further information.

IMPORTANT NOTE

New Investors. The Society requires new investors to agree to assign any possible future windfall rights, in the unlikely event of conversion to a bank or a takeover, to a charitable foundation. Full details are set out in the Society's new account application form.

IMPORTANT INFORMATION

Account Availability

The accounts described in this leaflet are share accounts, except where shown otherwise. Cumberland Plus is available to personal customers aged 18 or over, Cumberland Day2Day is available to personal customers aged 13 or over. Cumberland Day2Day accounts are only available to customers under the age of 16 where the written consent of their parent/guardian is provided. Customers requiring an account for business purposes, club, society or other similar organisation should contact any Cumberland branch to discuss alternative accounts. Freedom Apprentice account is available to persons aged 16 - 23 years old.

Account Conditions

This leaflet is only a summary of the main features and conditions of our current accounts and eSavings account and is intended to make your choice of product as simple as possible. For additional conditions and details of how your account operates, please read our separate Cumberland Savings & Current Account Terms & Conditions, Cumberland Internet Banking Terms & Conditions and Cumberland Card Terms & Conditions.

Account Funding (excludes Freedom Apprentice Account)

Please note that it is your responsibility to ensure that you pay in the minimum funding requirements each calendar month and we will not write to advise you each month of the amount you have paid in.

If you do not comply with your account's funding requirements, you will incur a charge of £2 for each calendar month in which you do not meet the minimum funding requirement. If you do not comply with your account's funding requirements for a sustained period of time, your account may be transferred to a more suitable account or closed. Before we do this we will write to you to advise you that we are doing this and where relevant, to inform you of the new interest rates that will then apply.

Direct Debit, Standing Orders and Faster Payments

You can make payments to or from your account using these banking systems. For these you should quote the Society's Sort Code 16 52 21 and your eight digit account number shown on your account statement or card, together with any additional information requested.

Fee Information

Most basic account services are free while your account remains in credit. We do, however, make charges for some non standard services. Details of our main charges for account services are set out in our Fee Information Documents and Charges for Account Services document, copies of which are available from any Cumberland branch or via our website. Any charges not in this leaflet will be notified to you when you request the service.

Credit Reference Agencies

We will normally carry out a search at a credit reference agency when you apply to open a Cumberland current account (excludes Freedom Apprentice Account). We will use this with a 'credit scoring' system to help assess your application. We may also

IMPORTANT INFORMATION

give information to credit reference agencies, fraud prevention agencies and other organisations that may record, use and give out information to other financial institutions and insurers. The information may be used to make assessments for credit and all types of insurance (including handling claims) for debt tracing and to prevent money laundering.

They may also make a record of searches against your name. We will give details of how you manage your current account to these organisations.

Arranged Overdrafts

Overdrafts can be arranged but are only available to Cumberland Plus holders aged 18 years or over and are subject to status. If you apply for an arranged overdraft we will consider your financial position. This will include how you have handled your financial affairs in the past, evidence of income and expenditure, the conduct of other accounts, loans or other credit agreements. We also consider information we get from credit reference agencies, credit assessment techniques for example 'credit scoring', your age and whether you can afford to repay the arranged overdraft. We may be able to help you if you have difficulty paying back your arranged overdraft but you must talk to us as soon as possible. Details of how arranged overdrafts work can be obtained from any Cumberland branch. You can find out about the rates of interest charged on arranged overdrafts by asking for a copy of our Fee Information Document and Charges for Account Services leaflet, from any Cumberland branch or via our website.

Our Freedom Apprentice and Cumberland Day2Day current accounts do not offer an arranged overdraft facility. These accounts may become overdrawn however as a result of third party service charges made by the Society or you borrow money when there is no money left in your account (or when you have gone past your arranged overdraft limit) and this has not been agreed with us in advance. In these circumstances, no interest will be charged on the unarranged overdraft balance but a charge will be made by the Society for any Visa transactions paid against an unarranged overdraft balance.

Unarranged overdrafts and bank charges

If you use a Cumberland current account to make payments when:

- there is a lack of funds in your account and you have not agreed an arranged overdraft with us in advance; or
- the payment takes you over the limit of your arranged overdraft; you may have to pay charges as a result.

Please visit our website: www.cumberland.co.uk or ask a member of staff for examples of our charges for making payments when you have insufficient funds in your account.

We have developed these examples with relevant regulatory bodies and leading consumer groups to help you think about how changing the way you use your account can affect the amount we may charge you.

CURRENT ACCOUNT SWITCH SERVICE FAQs

Statements

If you register for Internet Banking, your statements will be provided online and we will not send you any paper statements. If you do not register for Internet Banking, we will send you a paper statement at least once every month.

Unless stated otherwise, monthly statements are available shortly after the end of each calendar month.

Financial Ombudsman Service

We are covered by the Financial Ombudsman Service. We have an internal complaints procedure to help resolve any problems you may have concerning the operation of your account. Further details are available from any Cumberland branch.

FSCS

Your eligible deposits with Cumberland Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above the limit are unlikely to be covered. Further information is available from any Cumberland branch or by visiting www.fscs.org.uk.

Online Dispute Resolution

The European Union has an Online Dispute Resolution (ODR) platform which may assist consumers in resolving disputes about online services. The ODR platform can be accessed at <http://ec.europa.eu/consumers/odr/>

What is the Current Account Switch Service?

It's a free service that lets you switch your current account from one participating bank or building society to another. It has been designed to be simple, reliable and hassle-free and is backed by the Current Account Switch Guarantee.

Can I switch my account on a date that suits me?

Yes, you can choose and agree a date with your new bank or building society and the process will start 6 working days before that date. (Working days are Mon - Fri excluding bank and public holidays.)

What happens to payments that people send to my old account?

The Current Account Switch Service will redirect payments to your new account.

Can I prevent my new account details being given to someone who sends one-off payments to my old account?

You may be able to transfer your payments to your new bank without redirecting payments from your old account, and you should discuss this requirement with your new bank.

What happens if there is a mistake or unnecessary delay in the current account switching process?

The Current Account Switch Service is backed by the Current Account Switch Guarantee. This guarantees that any charges or interest incurred on your old or new account, as a result of a failure in the switching process will be refunded when you bring this to your new bank or building society's attention.

Will switching my current account affect my credit rating?

No, providing you repay any outstanding overdraft(s) on your previous account(s) as required by your old bank or building society. If there are any problems with payments (as part of the switching process) your new bank or building society will correct them and ensure your credit rating is not affected.

Can I switch my current account if I am overdrawn?

Yes, and your new bank or building society may be able to provide facilities to help you pay off any arranged or unarranged overdraft, subject to their normal lending criteria. If this isn't the case you must make separate arrangements to repay your old bank or building society what you owe.

What if I change my mind?

You can cancel your switch up to seven working days before your switch date. After that only certain elements can be cancelled. Your new bank or building society will guide you through this process if you choose to do this.

When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date when they will be transferred to your new account.

Do all Banks and Building Societies offer the same Current Account Switch Service?

High Street banks and building societies and Internet and Telephone banks that display the 'Current Account Switch Guarantee' Trustmark will offer the Current Account Switch Service. You can find a list of participating organisations at www.currentaccountswitch.co.uk.

What type of accounts can I switch using the Current Account Switch Service?

The Current Account Switch Service is for current accounts only. If you would like to switch other account types, such as a savings account, you will need to ask your new bank or building society if they are able to help you do this.

What happens to any debit card payments that I have asked my old bank to stop?

The Current Account Switch Service should not interfere with this process and any debit card payments that you have asked your bank to stop should remain so after your switch.

What does the Current Account Switch Guarantee mean?

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice, your payments will be automatically transferred and redirected to your new account, and in the unlikely event anything goes wrong with your switch, we will refund any interest and charges (incurred on your old or new current accounts) as a result of this failure as soon as it is brought to our attention.



This leaflet should be read in conjunction with the following:

- Savings and Interest Rates Leaflet
- Cumberland Savings & Current Account Terms & Conditions Leaflet
- Cumberland Card Terms & Conditions Leaflet
- Charges for Account Services Leaflet
- Fee Information Document

These leaflets are available from any Cumberland branch or visit our website for details.

This should also be read in conjunction with Cumberland Internet Banking Terms & Conditions, which are available upon request.

Cumberland Building Society
Cumberland House, Cooper Way,
Parkhouse, Carlisle, CA3 0JF
Phone: 01228 403141
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