One Year ISA Cash Fixed Term

SUMMARY BOX

Account Name	One Year ISA Cash Fixed Term (1IS022)
What is the interest rate?	4.25% Fixed Tax Free[3] / AER[2] until 23rd November 2027. Interest is calculated daily and paid annually on 31st October. If the account is closed at maturity, any additional interest due will be paid at the time of closure. Interest is added to the account. Alternatively, interest can be transferred to another Cumberland account or to an account with another provider.
Can Cumberland Building Society change the interest rate?	No – The rate of interest on this account is fixed and cannot be changed by us during the period of your fixed term. For further details, please see clause 8.7 – 8.9 in our Savings & Current Accounts Terms & Conditions leaflet (available in branches and on our website).
What would the estimated balance be after 12 months based on a £1000 deposit?	Assuming no further deposits or withdrawals are made, if £1000 was deposited into the account upon opening, the account balance (including interest) would be £1,042.50 after 12 months. *This figure is for illustrative purposes only.*
How do I open and manage my account?	This account is available to open for new and existing Cumberland customers aged 18 or over at any Cumberland branch. New customers must live within our operating area. For details of our operating area, please visit cumberland.co.uk/savings/FAQs The minimum opening balance for this account is £1000. Additional subscriptions can be made into the account during the tax year (up to the maximum annual allowance of £20,000) until such a point that the specific issue is no longer on sale. At any point, and without notice, we may close a specific ISA Cash Fixed Term issue to further subscriptions, after which no new or additional subscriptions will be accepted into the account. The maximum balance for this account is £500,000. Your ISA Cash Fixed Term Account will mature at the end of the agreed investment term. Shortly before the end of the fixed term we'll contact you with details of the options available to you for your maturing account. One of these options may be to extend your investment for a further fixed term. No bonus payment applies to this account. You can manage this account by: Using the Cumberland Internet Banking service or Mobile Banking App (providing you have an internet enabled current account) or by visiting any Cumberland Branch
Can I withdraw money?	No – Partial withdrawals are not permitted during the fixed term. Closures and closure transfers to another ISA provider will be subject to 90 days loss of interest. This means that where if there is insufficient interest, you may get back less than what you originally paid in. Penalty free withdrawals are permitted the day after the maturity date. You'll be able to withdraw your investment or transfer to an alternative account without penalty the day after the maturity date, providing you inform us prior to this date. If we receive no instruction on or before the maturity date, and a further ISA Cash Fixed Term Account is available, your investment will be automatically rolled over onto the available ISA Cash Fixed Term, which will subject to the Terms and Conditions applicable to the new account. Terms and Conditions for the new account will be supplied before the maturity of your existing account. It is therefore important for you to provide your instructions on or before your maturity date if you wish to make alternative arrangements.

This is a summary of the account. It is important that you still read the full savings terms and conditions leaflets (Savings Accounts and Interest Rates & ISAs) - available from any of our branches or on our website.

Two Year ISA Cash Fixed Term

SUMMARY BOX

Account Name	Two Year ISA Cash Fixed Term (2IS015)
What is the interest rate?	4.55% Fixed Tax Free[3] / AER[2] until 23rd November 2028. Interest is calculated daily and paid annually on 31st October. If the account is closed at maturity, any additional interest due will be paid at the time of closure. Interest is added to the account. Alternatively, interest can be transferred to another Cumberland account or to an account with another provider.
Can Cumberland Building Society change the interest rate?	No – The rate of interest on this account is fixed and cannot be changed by us during the period of your fixed term. For further details, please see clause 8.7 – 8.9 in our Savings & Current Accounts Terms & Conditions leaflet (available in branches and on our website).
What would the estimated balance be after 24 months based on a £1000 deposit?	Assuming no further deposits or withdrawals are made, if £1000 was deposited into the account upon opening, the account balance (including interest) would be £1,093.07 after 24 months. *This figure is for illustrative purposes only.*
How do I open and manage my account?	This account is available to open for new and existing Cumberland customers aged 18 or over at any Cumberland branch. New customers must live within our operating area. For details of our operating area, please visit cumberland.co.uk/savings/FAQs The minimum opening balance for this account is £1000. Additional subscriptions can be made into the account during the tax year (up to the maximum annual allowance of £20,000) until such a point that the specific issue is no longer on sale. At any point, and without notice, we may close a specific ISA Cash Fixed Term issue to further subscriptions, after which no new or additional subscriptions will be accepted into the account. The maximum balance for this account is £500,000. Your ISA Cash Fixed Term Account will mature at the end of the agreed investment term. Shortly before the end of the fixed term we'll contact you with details of the options available to you for your maturing account. One of these options may be to extend your investment for a further fixed term. No bonus payment applies to this account. You can manage this account by: Using the Cumberland Internet Banking service or Mobile Banking App (providing you have an internet enabled current account) or by visiting any Cumberland Branch
Can I withdraw money?	No – Partial withdrawals are not permitted during the fixed term. Closures and closure transfers to another ISA provider will be subject to 90 days loss of interest. This means that where if there is insufficient interest, you may get back less than what you originally paid in. Penalty free withdrawals are permitted the day after the maturity date. You'll be able to withdraw your investment or transfer to an alternative account without penalty the day after the maturity date, providing you inform us prior to this date. If we receive no instruction on or before the maturity date, and a further ISA Cash Fixed Term Account is available, your investment will be automatically rolled over onto the available ISA Cash Fixed Term, which will subject to the Terms and Conditions applicable to the new account. Terms and Conditions for the new account will be supplied before the maturity of your existing account. It is therefore important for you to provide your instructions on or before your maturity date if you wish to make alternative arrangements.

This is a summary of the account. It is important that you still read the full savings terms and conditions leaflets (Savings Accounts and Interest Rates & ISAs) - available from any of our branches or on our website.

Five Year ISA Cash Fixed Term

SUMMARY BOX

Account Name	Five Year ISA Cash Fixed Term (5ISF48)
What is the interest rate?	4.60% Fixed Tax Free[3] / AER[2] until 23rd November 2031. Interest is calculated daily and paid annually on 31st October. If the account is closed at maturity, any additional interest due will be paid at the time of closure. Interest is added to the account. Alternatively, interest can be transferred to another Cumberland account or to an account with another provider.
Can Cumberland Building Society change the interest rate?	No – The rate of interest on this account is fixed and cannot be changed by us during the period of your fixed term. For further details, please see clause 8.7 – 8.9 in our Savings & Current Accounts Terms & Conditions leaflet (available in branches and on our website).
What would the estimated balance be after 60 months based on a £1000 deposit?	Assuming no further deposits or withdrawals are made, if £1000 was deposited into the account upon opening, the account balance (including interest) would be £1,252.16 after 60 months. *This figure is for illustrative purposes only.*
How do I open and manage my account?	This account is available to open for new and existing Cumberland customers aged 18 or over at any Cumberland branch. New customers must live within our operating area. For details of our operating area, please visit cumberland.co.uk/savings/FAQs The minimum opening balance for this account is £1000. Additional subscriptions can be made into the account during the tax year (up to the maximum annual allowance of £20,000) until such a point that the specific issue is no longer on sale. At any point, and without notice, we may close a specific ISA Cash Fixed Term issue to further subscriptions, after which no new or additional subscriptions will be accepted into the account. The maximum balance for this account is £500,000. Your ISA Cash Fixed Term Account will mature at the end of the agreed investment term. Shortly before the end of the fixed term we'll contact you with details of the options available to you for your maturing account. One of these options may be to extend your investment for a further fixed term. No bonus payment applies to this account. You can manage this account by: Using the Cumberland Internet Banking service or Mobile Banking App (providing you have an internet enabled current account) or by visiting any Cumberland Branch
Can I withdraw money?	No – Partial withdrawals are not permitted during the fixed term. Closures and closure transfers to another ISA provider will be subject to 180 days loss of interest. This means that where if there is insufficient interest, you may get back less than what you originally paid in. Penalty free withdrawals are permitted the day after the maturity date. You'll be able to withdraw your investment or transfer to an alternative account without penalty the day after the maturity date, providing you inform us prior to this date. If we receive no instruction on or before the maturity date, and a further ISA Cash Fixed Term Account is available, your investment will be automatically rolled over onto the available ISA Cash Fixed Term, which will subject to the Terms and Conditions applicable to the new account. Terms and Conditions for the new account will be supplied before the maturity of your existing account. It is therefore important for you to provide your instructions on or before your maturity date if you wish to make alternative arrangements.

This is a summary of the account. It is important that you still read the full savings terms and conditions leaflets (Savings Accounts and Interest Rates & ISAs) - available from any of our branches or on our website.

Important Information

All interest rates are correct as at **26th October 2026.**
All products shown in this leaflet can be withdrawn at the Society's discretion and without prior notice.

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1. 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.

2. Annual equivalent rate (AER) illustrates what the interest rate would be if interest was paid and added each year.

3. 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 accounts shown in this leaflet will only be available for limited time. Issues of ISA Cash Fixed Term Accounts may be withdrawn by us at any time without prior notice and may be replaced by future issues of ISA Cash Fixed Term Accounts at higher or lower rates than those shown in this leaflet. Once an issue has been withdrawn no further deposits will be accepted.

This leaflet should be read in conjunction with the following leaflets which are available from of our branches:
Savings Accounts & Interest Rates; ISAs; Savings and Current Account Terms & Conditions

Fixed Interest Fixed Term Accounts are investments with interest rates guaranteed to remain fixed for the term of the investment. These accounts are not suitable for you if you think that you may need access to your money before the end of the Fixed Term period.

Before opening an account, we believe it's important to establish your requirements, so that we can be sure we are able to offer the services you require and open the most appropriate account for you. To discuss your requirements, simply call into any Cumberland branch where our staff will be pleased to help you. If you are unable to call into a branch, please contact us on 01228 403141.

New customers must live within our operating area to open an account. Unless you have an account with us already, we are required by law to ask you to provide identification (such as a passport or full UK photocard driving licence) and proof of where you live (such as a recent original paid gas or electricity bill). 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. These steps are necessary to help protect against fraud and money laundering. We appreciate some customers may not be able to produce the above items of identification. Additional forms of identification and address verification are required from new customers who are unable to visit a branch. Further details of alternative acceptable identification and proof of address can be obtained from our Customer Service helpline on 01228 403141, any Cumberland branch or on our website at cumberland.co.uk/savings/FAQs.

The accounts referred to in this leaflet are share accounts and are available to people investing on their own behalf or on behalf of another person, or deposit accounts available to firms of solicitors investing in their name on behalf of clients. Only existing share account holders are members of the Society with voting rights. If an account is opened in more than one name, or operated by more than one trustee, only the first named person will be entitled to receive notices and communications from the Society and exercise membership and voting rights (if aged 18 or over). When opening a joint account, you will be asked to choose whose name appears first on the account.

Cheques credited to ISA Cash Fixed Term Accounts will earn interest from the second Society working day following the date of deposit. Society working days exclude Sunday and English Bank Holidays. For example, a cheque paid in on a Monday will earn interest from the Wednesday. Special arrangements apply to non-sterling cheques and cheques drawn on institutions outside the UK. Details are included in the Charges for Account Services leaflet available from any Cumberland branch or from our website.

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 or on our website.

You may transfer funds from another Cash ISA, providing only one Cumberland Cash ISA is paid into/opened during the current tax year. You may still deposit into an ISA with another provider, subject to the total ISA allowance for the tax year. You may already have an ISA Cash Fixed Term Account opened in a previous tax year which has been withdrawn from sale. You can open another ISA Cash Fixed Term Account as long as it is the only Cumberland Cash ISA you are paying into during the tax year it is opened.

Important Information

The tax year runs from 6 April to 5 April. This does not restrict your ability to open/pay into another Cash ISA with another provider, subject to the maximum ISA allowance for the tax year. Each tax year, you get a new ISA allowance, which is currently £20,000.
We will normally accept the transfer of a Cash or Stocks & Shares ISA from another ISA provider, subject to ISA regulations

We must receive your completed application and opening deposit (or ISA transfer instruction) within 14 days of your appointment. Any applications, supporting documents or account opening deposits/ ISA transfer instructions received after this time may not be processed if our rates or products have changed. If any accounts remain unfunded after 14 days, they may be closed.

NEW AND EXISTING 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.