Interest Rate Changes

variable rate savings

This leaflet lists our new **personal** and **business** savings interest rates which will take effect from 1 December 2017.

ACCOUNTS CURRENTLY AVAILABLE TO OPEN

	Current Rate Gross Inter		
	is paid ann	nually (%)	
<u> </u>	CE ACCOUNT		
40 Days Notice - Issue 1			
Minimum balance £10,000	0.50	0.75	
Minimum balance £5,000	0.30	0.55	
Minimum balance £500	0.20	0.45	
REGULAR	SAVER ACCOUNTS		
Regular Savers - Issue 3			
Minimum balance £25	2.05	2.30	
First Home Saver - Issue 2			
Minimum balance £100	2.25	2.50	
INSTANT A	CCESS ACCOUNTS		
Instant Savings - Issue 5			
Minimum balance £25.000	0.25	0.50	
Minimum balance £5,000	0.20	0.45	
Minimum balance £100	0.10	0.20	
Young Savers			
Minimum balance £1	1.50	1.75	
eSavings - Issue 2			
Minimum balance £1	1.00	1.25	
SAVE & SU	PPORT ACCOUNTS		
Cumberland Hospices/Cumberland Blu			
Minimum balance £10.000	0.50	0.55	
Minimum balance £5,000	0.30	0.45	
Minimum balance £100	0.10	0.20	
(Cumberland Hospices only)	0.10	0.20	
Minimum balance £1	0.10	0.20	
Young Cumberland Blues			
Minimum balance £10	1.00	1.25	
TAX-F	REE SAVINGS		
Instant Cash ISA - Issue 12	Tax Free*	**/ \DER **	
Minimum balance £1	0.60	0.85	
Help to Buy: ISA - Issue 2	Tax Free*		
Minimum balance £1	2.75	3.00	
Cash Junior ISA		Tax Free***/AER**	
Minimum balance £1	2.25	2.50	
RUSINI	ESS ACCOUNTS		
40 Days Notice - Issue 4			
Minimum balance £250.000	0.70	0.95	
Minimum balance £100,000	0.60	0.85	
Minimum balance £50,000	0.50	0.75	
Minimum balance £10,000	0.25	0.50	
eSavings Business - Issue 2	0.23	0.30	
Minimum balance £100.000	0.75	1.00	
Minimum balance £10,000	0.50	0.75	
Minimum balance £1	0.25	0.50	

ACCOUNTS NO LONGER AVAILABLE TO OPEN

	Current Rate	New Rate from 1/12/17	
		Tax Free***/AER**	
		id annually (%)	
TAX-FREI	E SAVINGS		
Instant Cash ISA - Issues 1, 2, 3, 4			
Minimum balance £1	1.25	1.50	
Instant Cash ISA - Issues 5 & 6			
Minimum balance £1	1.25	1.50	
Instant Cash ISA - Issue 7			
Minimum balance £1	1.15	1.40	
Instant Cash ISA - Issues 8 & 9			
Minimum balance £1	1.05	1.30	
Instant Cash ISA - Issue 10			
Minimum balance £1	0.95	1.20	
Instant Cash ISA - Issue 11			
Minimum balance £1	0.75	1.00	
Help to Buy: ISA - Issue 1			
Minimum balance £1	3.75	4.00	
60 Days Notice Cash ISA			
Minimum balance £500	1.35	1.60	
120 Days Notice Cash ISA			
Minimum balance £500	1.45	1.70	



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cumberland.co.uk

ACCOUNTS NO LONGER AVAILABLE TO OPEN

	Current	Rate	New from 1	Rate /12/17	
	Gro	ss Inter	est*/AER**	ŀ	
INCTANT	is paid annua ACCESS ACCOUNTS	ılly (%) un	iless otherw	rise stated	
INSTANT /		1		_	
Minimum balance £50.000	0.90		1.1	15	
Minimum balance £25,000	0.65		0.90		
Minimum balance £10,000	0.45		0.65		
Minimum balance £5,000	0.30		0.45		
Minimum balance £1	0.10		0.20		
Instant Savings - Issue 2 Winimum balance £50,000	0.90	I	1.15		
Minimum balance £25,000	0.65		0.90		
Minimum balance £10,000	0.45		0.65		
Minimum balance £5,000	0.30	0.30		0.45	
Minimum balance £100	0.10	0.10		0.20	
Instant Savings - Issue 3 Minimum balance £25,000	0.55		0.1	90	
Minimum balance £10,000	0.55		0.80 0.65		
Minimum balance £5,000	0.30		0.45		
Minimum balance £100	0.10			20	
nstant Savings - Issue 4					
Minimum balance £25,000	0.35		0.0		
Minimum balance £10,000	0.25		0.9		
Minimum balance £5,000 Minimum balance £100	0.20 0.10			45 20	
nstant Access Super/Special	1/2 yea			early	
Minimum balance £50,000	0.90			15	
Minimum balance £25,000	0.65		0.9		
Minimum balance £10,000	0.45		0.65		
Minimum balance £5,000	0.30 0.10		0.4	45 20	
Minimum balance £1 Savings - Issue 1	0.10		U.,	20	
Vinimum balance £1	1.25		1.5	50	
	JPPORT ACCOUNTS				
Cumberland Hospices/Cumberland Blu					
Minimum balance £50,000	1.00		1.3	25	
Minimum balance £25,000	0.75		1.00		
Minimum balance £10,000	0.50			70	
Minimum balance £5,000	0.30		0.45		
Minimum balance £100 Cumberland Hospices only)	0.10	0.10		0.20	
Minimum balance £1	0.10		0.3	20	
Cumberland Hospices - Issue 2					
Minimum balance £25,000	0.65		0.90		
Minimum balance £10,000		0.50		0.70	
Minimum balance £5,000 Minimum balance £100		0.30		0.45	
Minimum balance £1	0.10	0.10		0.20 0.20	
Cumberland Hospices/Cumberland Blu			0		
Minimum balance £25,000	0.65		0.70		
Minimum balance £10,000	0.50		0.55		
Minimum balance £5,000	0.30		0.45 0.20		
Minimum balance £100	0.10		0.2	20	
Cumberland Hospices only) Minimum balance £1	0.10		0.3	20	
	CE ACCOUNTS				
O Days Notice - Issues 1 & 2					
Minimum balance £100,000	1.40		1.0	65	
Minimum balance £50,000	1.25		1.40		
Minimum balance £25,000	1.00		1.20		
Minimum balance £10,000		0.75		0.90	
Minimum balance £5,000	0.50		0.65 0.50		
Minimum balance £500 One Month's Notice/One Month's Notice	0.25 Pension Plan		U.	JU	
Ainimum balance £100,000	1.40		1.0	65	
Minimum balance £50,000		1.25		1.40	
Minimum balance £25,000	1.00		1.20		
Minimum balance £10,000	0.75			90	
Minimum balance £5,000	0.50			65	
Minimum balance £500	0.25			50	
Minimum balance £1 O Day Growth	0.10			Monthly	
Minimum balance £100,000	Annual N	<i>lonthly⁺</i> 1.30	Annual 1.65	Monthly 1.55	
Minimum balance £50,000	1.25	1.05	1.40	1.30	
Minimum balance £25,000	1.00	0.80	1.20	1.05	
Minimum balance £10,000	0.75	0.55	0.90	0.80	
Minimum balance £5,000	0.50	0.30	0.65	0.55	
Minimum balance £500	0.25	0.15	0.50	0.40	
Minimum balance £1	0.10	0.10	0.20	0.20	
Capital Ainimum balance C100 000	4.40			00	
Minimum balance £100,000	1.40			60 40	
Minimum balance £50,000 Minimum balance £25,000	1.25 1.00			40 05	
Minimum balance £25,000	0.60				
Minimum balance £5,000	0.50	- 1	U.,	JJ	

ACCOUNTS NO LONGER AVAILABLE TO OPEN

	Current Rate	New Rate from 1/12/17	
		erest*/AER**	
20 Days Nation	is paid annually (%)	unless otherwise state	
30 Days Notice Minimum balance £100,000	1.30	<i>nthly</i> + 1.55	
Minimum balance £50,000	1.05	1.30	
Minimum balance £25,000	0.80	1.05	
Minimum balance £10,000 Minimum balance £5,000	0.55 0.30	0.80	
Minimum balance £5,000 Minimum balance £500	0.30	0.55 0.40	
30 Days Notice - Issue 3	0.10	0.10	
Minimum balance £50,000	1.25	1.50	
Minimum balance £25,000	1.00	1.25	
Minimum balance £10,000 Minimum balance £5.000	0.75 0.50	1.00	
Minimum balance £500	0.30	0.75 0.50	
30 Days Notice - Issue 4	0.20	3.50	
Minimum balance £10,000	0.75	1.00	
Minimum balance £5,000	0.50	0.75	
Minimum balance £500 90 Days Notice - Issue 1	0.25	0.50	
Minimum balance £100,000	1.50	1.75	
Minimum balance £50,000	1.35	1.60	
Minimum balance £25,000	1.05	1.30	
Minimum balance £2,000	0.75	1.00	
90 Days Notice - Issue 1		nthlut	
formerly 120 Days Notice Account) Minimum balance £100,000	1.40	<i>nthly</i> + 1.65	
Minimum balance £50,000	1.25	1.50	
Minimum balance £25,000	0.85	1.10	
Minimum balance £2,000	0.65	0.90	
90 Days Notice - Issue 2	4.50	4.75	
Minimum balance £100,000 Minimum balance £50,000	1.50 1.35	1.75 1.60	
Minimum balance £25,000	1.05	1.30	
Minimum balance £2,000	0.75	1.00	
180 Days Notice	Annual Monthly	+ Annual Monthly	
Minimum balance £100,000	2.60 2.45	2.85 2.70	
Minimum balance £50,000	2.25 2.10	2.50 2.35	
Minimum balance £25,000 Minimum balance £10,000	1.60 1.45 1.30 1.20	1.85 1.70 1.55 1.45	
Minimum balance £5,000	1.05 0.95	1.30 1.20	
Minimum balance £500	0.30 0.20	0.55 0.45	
Minimum balance £1	0.10 0.10	0.20 0.20	
BUSINE	SS ACCOUNTS		
40 Days Notice - Issue 1 & 2			
Minimum balance £500,000	1.20	1.45	
Minimum balance £100,000 Minimum balance £25,000	1.15 1.00	1.40 1.25	
Minimum balance £10,000	0.75	1.23	
40 Days Notice - Issue 3	0.70	1.00	
Minimum balance £250,000	0.80	1.05	
Minimum balance £100,000	0.70	0.95	
Minimum balance £50,000	0.50	0.75	
Minimum balance £10,000 eSavings Business - Issue 1	0.40	0.65	
Minimum balance £25,000	1.00	1.25	
Minimum balance £10,000	0.50	0.75	
Minimum balance £1	0.25	0.50	
DECILI AD C			
KEGULAK S	AVED ACCOUNTS		
	AVER ACCOUNTS		
Regular Savings		2 40	
Regular Savings Minimum balance £500	2.15 1.90	2.40 2.15	
Regular Savings Minimum balance £500 Minimum balance £1	2.15	2.40 2.15	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10	2.15		
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2	2.15 1.90 2.45	2.15	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25	2.15 1.90	2.15	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1	2.15 1.90 2.45 2.35	2.15 2.70 2.60	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100	2.15 1.90 2.45 2.35	2.15	
Regular Savings Minimum balance £500 Minimum balance £100 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING	2.15 1.90 2.45 2.35	2.15 2.70 2.60	
Regular Savings Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING	2.15 1.90 2.45 2.35	2.15 2.70 2.60	
Regular Savings Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £25,000	2.15 1.90 2.45 2.35 2.50 3 ACCOUNTS 4.00 3.75	2.15 2.70 2.60 2.75 4.25 4.00	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING SUMBERIAND Dual - Issue 2 Minimum balance £50,000 Minimum balance £55,000 Minimum balance £25,000 Minimum balance £25,000 Minimum balance £10,000	2.15 1.90 2.45 2.35 2.50 3.ACCOUNTS 4.00 3.75 3.50	2.15 2.70 2.60 2.75 4.25 4.00 3.75	
Regular Savings Minimum balance £500 Minimum balance £100 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £3,000 Minimum balance £3,000	2.15 1.90 2.45 2.35 2.50 3. ACCOUNTS 4.00 3.75 3.50 3.25	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50	
Regular Savings Minimum balance £500 Minimum balance £100 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £10,000 Minimum balance £3,000 Minimum balance £3,000 Monthly Income Bond - Issue 1	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER**	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER***	
Regular Savings Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £3,000 Minimum balance £3,000 Minimum balance £3,000 Monthly Income Bond - Issue 1 Minimum balance £75,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.58	
Regular Savings Minimum balance £500 Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £3,000 Monthly Income Bond - Issue 1 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000	2.15 1.90 2.45 2.35 2.50 S ACCOUNTS 4.00 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.58 2.25 2.27	
Regular Savings Minimum balance £500 Minimum balance £100 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £3,000 Monthly Income Bond - Issue 1 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £55,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.58	
Regular Savings Minimum balance £500 Minimum balance £100 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.30 2.30 2.175 1.76 1.76	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.25 2.27 2.00 2.02	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £75,000 Minimum balance £10,000 Minimum balance £2,000 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £2,000 Minimum balance £5000	2.15 1.90 2.45 2.35 2.50 S ACCOUNTS 4.00 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.76 1.55 1.66 1.05 0.20 0.20	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.25 2.27 2.00 2.02 1.80 1.81 1.30 1.31 0.45 0.45	
Regular Savings Minimum balance £500 Minimum balance £100 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £3,000 Monthly Income Bond - Issue 1 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £5000 Minimum balance £5000 Minimum balance £5000 Minimum balance £1	2.15 1.90 2.45 2.35 2.50 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.30 2.30 2.1.75 1.76 1.55 1.56 1.05 1.06 0.20 0.10 0.10	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.25 2.25 2.00 2.02 1.80 1.81 1.30 1.31 1.30 1.31 0.45 0.45 0.20 0.20	
Regular Savings Minimum balance £500 Minimum balance £100 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £25,000 Minimum balance £25,000 Minimum balance £20,000 Minimum balance £20,000 Minimum balance £500 Minimum balance £11 Monthly Income Bond - Issue 2	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.76 1.55 1.56 1.05 1.06 0.20 0.20 0.10 0.10 Monthly AER**	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.25 2.25 2.27 2.00 2.02 1.80 1.81 1.30 1.31 0.45 0.45 0.20 0.20 Monthly AER**	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £25,000 Minimum balance £25,000 Minimum balance £70,000 Minimum balance £10,000 Minimum balance £500 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £1000 Minimum balance £1000 Minimum balance £10000 Minimum balance £10000 Minimum balance £10000 Minimum balance £10000 Minimum balance £100000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.76 1.55 1.06 0.20 0.10 0.10 Monthly AER** 2.65 2.71	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.25 2.25 2.20 2.00 1.80 1.31 0.45 0.45 0.20 0.20 Monthly AER**	
Regular Savings Minimum balance £500 Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £75,000 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £50 Minimum balance £10,000 Minimum balance £50 Minimum balance £10,000 Minimum balance £10,000 Minimum balance £50,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.55 1.56 1.05 0.20 0.20 0.10 0.10 Monthly AER** 2.65 2.71 2.45 2.48	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.50 2.00 1.80 1.81 1.31 1.045 0.20 0.20 Monthly AER** 2.90 2.94 2.70 2.94 2.70 2.73	
Regular Savings Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £100,000 Minimum balance £100,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £55,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.76 1.55 1.06 0.20 0.20 0.10 0.10 Monthly AER** 2.65 2.71 2.45 2.48 1.85 1.87	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.25 2.27 2.00 2.02 1.80 1.81 1.30 1.31 1.30 1.31 1.30 1.31 0.45 0.45 0.20 0.20 Monthly AER** 2.90 2.94 2.70 2.73 2.10 2.12	
Regular Savings Minimum balance £500 Minimum balance £10 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100 SAVING Cumberland Dual - Issue 2 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £3,000 Minimum balance £3,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £75,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £50,000 Minimum balance £10,000 Minimum balance £50 Minimum balance £50,000	2.15 1.90 2.45 2.35 2.50 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.55 1.56 1.05 0.20 0.20 0.10 0.10 Monthly AER** 2.65 2.71 2.45 2.48	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.50 2.00 1.80 1.81 1.31 1.045 0.20 0.20 Monthly AER** 2.90 2.94 2.70 2.94 2.70 2.73	
Regular Savings Minimum balance £500 Minimum balance £1 Regular Saver - Issue 1 Minimum balance £10 Regular Saver - Issue 2 Minimum balance £25 First Home Saver - Issue 1 Minimum balance £100	2.15 1.90 2.45 2.35 2.50 S ACCOUNTS 4.00 3.75 3.50 3.25 Monthly AER** 2.30 2.32 2.00 2.02 1.75 1.76 1.55 1.56 1.05 1.06 0.20 0.20 0.10 0.10 Monthly AER** 2.65 2.71 2.45 2.48 1.85 1.87 1.75 1.76	2.15 2.70 2.60 2.75 4.25 4.00 3.75 3.50 Monthly AER** 2.55 2.25 2.20 1.80 1.31 0.45 0.20 0.20 Monthly AER** 2.90 2.94 2.70 2.73 2.10 2.12 2.00 2.02	

ACCOUNTS NO LONGER AVAILABLE TO OPEN

	Current Rate	New Rate from 1/12/17	
	Gross Inter	Gross Interest*/AER**	
TERM 40001	is paid annually (%) u	nless otherwise state	
TERM ACCOU			
1 Year Term - Issues 1TRM15, 1TRM16, 1TRM18,		Annual	
Minimum balance £100,000	2.10 1.85	2.35 2.10	
Minimum balance £50,000 Minimum balance £25,000	1.55	1.80	
Minimum balance £10,000	1.20	1.45	
Minimum balance £2,000	1.00	1.45	
Minimum balance £500	0.25	0.50	
Minimum balance £1	0.10	0.20	
1 Year Term - Issues 1TRM19	Monthly *	Monthly +	
Minimum balance £100,000	2.00	2.25	
Minimum balance £50,000	1.75	2.00	
Minimum balance £25,000	1.30	1.55	
Minimum balance £2,000	1.00	1.25	
Minimum balance £500	0.15	0.40	
Minimum balance £1	0.10	0.20	
1 Year Term - Issue 1TRM21 & 1TRM22	Annual	Annual	
Minimum balance £100,000	2.05	2.30	
Minimum balance £50,000	1.80	2.05	
Minimum balance £25,000	1.25	1.50	
Minimum balance £2.000	1.00	1.25	
Minimum balance £500	0.25	0.50	
Minimum balance £1	0.10	0.20	
1 Year Term - Issue 1TRM23	Monthly +	Monthly +	
Minimum balance £100,000	2.00	2.25	
Minimum balance £50,000	1.75	2.00	
Minimum balance £25,000	1.25	1.50	
Minimum balance £5,000	1.00	1.25	
Minimum balance £2,000	0.75	1.00	
Minimum balance £500	0.15	0.40	
Minimum balance £1	0.10	0.20	
1 Year Term - Issues 1TRM33, 1TRM34, 1TRM39,			
1TRM35, 1TRM36, DTRM38, DTRM40	Annual	Annual	
Minimum balance £100,000	1.65	1.90	
Minimum balance £50,000	1.40	1.65	
Minimum balance £25,000	1.10	1.35	
Minimum balance £2,000	0.75	1.00	
Minimum balance £500	0.25	0.50	
Minimum balance £1	0.10	0.20	
1 Year Term - Issues 1TRM37, 1TRM41 Minimum balance £100.000	Monthly * 1.55	Monthly * 1.80	
Minimum balance £50,000	1.30	1.55	
Minimum balance £25,000	0.90	1.15	
Minimum balance £2,000	0.55	0.80	
Minimum balance £500	0.15	0.40	
Minimum balance £1	0.10	0.20	
1 Year Term - Issues 1TRM42, 1TRM43, 1TRM44, 1TRM45, 1TRM48, DTRM47, DTRM49	Annual	Annual	
Minimum balance £100,000	1.55	1.80	
Minimum balance £50,000	1.40	1.65	
Minimum balance £25,000	1.10	1.35	
Minimum balance £2,000	0.75	1.00	
Minimum balance £500	0.25	0.50	
Minimum balance £1	0.10	0.20	
1 Year Term - Issues 1TRM46, 1TRM50	Monthly +	Monthly +	
Minimum balance £100,000	1.45	1.70	
Minimum balance £50,000	1.30	1.55	
Minimum balance £25,000	0.90	1.15	
Minimum balance £2,000	0.65	0.90	
N 41 - 1	0.15	0.45	
Minimum balance £500 Minimum balance £1	0.10	0.20	

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.			
Addi	tional Information			
• Inter	• Interest rates on accounts not listed are available on request.			

- \bullet Interest rates shown apply on both share and deposit versions of the
- Full details of accounts, including terms and conditions, and charges for certain account services are available on request from your local branch.



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