

VARIABLE INTEREST RATES

from The Cumberland

Open Issues

(Accounts currently available to open)

| SAVINGS ACCOUNTS | | |
|--|---|--|
| | Previous Effective until 31 July 2022 (unless otherwise stated) | Current Effective from 1 August 2022 (unless otherwise stated) |
| Gross Interest*/AER** Is paid annually (%) | | |
| INSTANT ACCESS ACCOUNTS | | |
| Instant Savings – Issue 8 | | |
| Minimum balance £100 | 0.55 | 0.75 |
| eSavings – Issue 3 Sole/Joint | | |
| Minimum balance £1 | 0.75 | 0.95 |
| Young Savers <i>Available to persons up to age 16</i> | | |
| Minimum balance £1 | 1.35 | 1.55 |
| ISAS | | |
| Instant Cash ISA – Issue 15 <i>Tax Free***/AER**</i> | | |
| Minimum balance £1 | 0.60 | 0.80 |
| ISA Cash Junior <i>Tax Free***/AER**</i> | | |
| Minimum balance £50 | 2.05 | 2.25 |
| NOTICE ACCOUNT | | |
| 40 Days Notice – Issue 3 | | |
| Minimum balance £500 | 0.65 | 0.85 |
| REGULAR SAVER ACCOUNTS | | |
| Regular Savers – Issue 3 | | |
| Minimum balance £25 | 1.45 | 1.65 |
| First Home Saver – Issue 2 | | |
| Minimum balance £100 | 1.45 | 1.65 |
| SAVE & SUPPORT ACCOUNTS | | |
| Cumberland Hospices /Cumberland Blues – Issue 5 | | |
| Minimum balance £1 | 0.55 | 0.75 |
| Young Cumberland Blues | | |
| Minimum balance £10 | 1.30 | 1.50 |
| BUSINESS SAVINGS ACCOUNTS | | |
| Instant Access – Issue 2 | | |
| Minimum balance £100 | 0.55 | 0.75 |
| 40 Days Notice – Issue 6 | | |
| Minimum balance £10,000 | 0.65 | 0.85 |
| eSavings Business – Issue 4 | | |
| Minimum balance £1 | 0.75 | 0.95 |

| CURRENT ACCOUNTS | | |
|--|---|---|
| | Previous Effective until 30 June 2020 (unless otherwise stated) | Current Effective from 1 July 2020 (unless otherwise stated) |
| Gross Interest*/AER** Is paid annually (%) | | |
| Cumberland Plus | | |
| Minimum balance £1 | 0.10 | 0.00 (No Change) |
| Cumberland Day2Day | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Society & Club Current Account | | |
| Minimum balance £1 | 0.10 | 0.00 (No change) |
| BUSINESS CURRENT ACCOUNTS | | |
| Business Current Account (Option A) | | |
| Minimum balance £1 | 0.10 | 0.00 (No change) |
| Business Current Account (Option B) | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Schools Account | | |
| Minimum balance £1 | 0.25 | 0.00 (No change) |

| | CURRENT (No change) |
|--|--|
| | Gross Interest*/AER** Is paid annually (%) |
| OPEN ISSUE CURRENT ACCOUNT OVERDRAFT INTEREST RATES | |
| ARRANGED OVERDRAFTS | <i>E.A.R.^%</i> |
| Cumberland Plus & Cumberland Offset <i>(Effective from 1 November 2020)</i> | 14.99 |
| Representative Example | <i>If you use an arranged overdraft of £250 the interest we will charge you is 14.99% EAR** variable</i> |
| UNARRANGED OVERDRAFTS | |
| Cumberland Plus , Cumberland Offset, Cumberland Day2Day & Freedom Apprentice Account <i>(Effective from 1 November 2020)</i> | 14.99 |
| Business | 5.659 <i>(per quarter %)</i> |
| | 24.63 |

Closed Issues

Closed issues of accounts cannot now 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.

| | Previous <i>Effective until</i> 31 July 2022 <i>(unless</i> <i>otherwise stated)</i> | Current <i>Effective from</i> 1 August 2022 <i>(unless otherwise</i> <i>stated)</i> |
|--|---|--|
| Gross Interest*/AER** Is paid annually (%) unless otherwise stated | | |
| INSTANT ACCESS ACCOUNTS | | |
| Instant Access Savings | | |
| Minimum balance £1 | 0.60 | 0.80 |
| Instant Access Savings 2 | | |
| Minimum balance £1 | 0.55 | 0.75 |
| Instant Savings – Issue 7 | | |
| Minimum balance £100 | 0.55 | 0.75 |
| eSavings B | | |
| Minimum balance £1 | 0.80 | 1.00 |
| SAVE & SUPPORT ACCOUNTS | | |
| Cumberland Hospices/Cumberland Blues – Issue 1 | Previous <i>Effective until</i> 30 April 2020 | Current <i>Effective from</i> 1 May 2020 |
| Minimum balance £50,000 | 1.40 | 0.75 (No change) |
| 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 | |
| Cumberland Hospices – Issue 2 | Previous <i>Effective until</i> 31 July 2022 | Current <i>Effective from</i> 1 August 2022 |
| Minimum balance £1 | 0.55 | 0.75 |
| Cumberland Hospices/Cumberland Blues – Issue 3 | | |
| (Cumberland Hospices only) Minimum balance £1 | 0.55 | 0.75 |
| Cumberland Hospices/Cumberland Blues – Issue 4 | | |
| Minimum balance £100 (£1 if Cumberland Hospices) | 0.55 | 0.75 |

| | Previous <i>Effective until</i> 31 July 2022 <i>(Unless</i> <i>otherwise stated)</i> | Current <i>Effective from</i> 1 August 2022 <i>(Unless</i> <i>otherwise stated)</i> |
|---|---|--|
| Tax Free***/AER** Interest is paid annually (%) | | |
| ISAS | | |
| Instant Access Cash ISA | | |
| Minimum balance £1 | 0.75 | 0.95 |
| Instant Access Cash ISA2 | | |
| Minimum balance £1 | 0.75 | 0.95 |
| Instant Access Cash ISA3 | | |
| Minimum balance £1 | 0.60 | 0.80 |
| Instant Cash ISA – Issue 14 | | |
| Minimum balance £1 | 0.60 | 0.80 |
| Help to Buy: ISA – Issue 1 | Previous <i>Effective until</i> 30 April 2022 | Current <i>Effective from</i> 1 May 2022 |
| Minimum balance £1 | 3.65 | 3.75 (No change) |
| Help to Buy: ISA – Issue 2 | Previous <i>Effective until</i> 30 April 2022 | Current <i>Effective from</i> 1 May 2022 |
| Minimum balance £1 | 2.65 | 2.75 (No change) |
| Help to Buy: ISA – Issue 3 | Previous <i>Effective until</i> 30 April 2022 | Current <i>Effective from</i> 1 May 2022 |
| Minimum balance £1 | 2.25 | 2.35 (No change) |
| 60 Day Notice ISA B | | |
| Minimum balance £1 | 0.80 | 1.00 |

| REGULAR SAVER ACCOUNTS | | |
|--|--|--|
| | Gross Interest*/AER** Is paid annually (%) unless otherwise stated | |
| | Previous <i>Effective until</i> 30 April 2022 | Current <i>Effective from</i> 1 May 2022 |
| Regular Savings | | |
| Minimum balance £1 | 2.00 | 2.10 (No change) |
| Regular Saver Account | Previous <i>Effective until</i> 30 April 2020 | Current <i>Effective from</i> 1 May 2020 |
| Minimum balance £10 | 2.85 | 2.20 (No change) |
| Regular Saver – Issue 2 | Previous <i>Effective until</i> 30 April 2020 | Current <i>Effective from</i> 1 May 2020 |
| Minimum balance £25 | 2.75 | 2.10 (No change) |
| First Home Saver – Issue 1 | Previous <i>Effective until</i> 30 April 2020 | Current <i>Effective from</i> 1 May 2020 |
| Minimum balance £100 | 2.90 | 2.25 (No change) |
| TERM ACCOUNTS | | |
| | Previous <i>Effective until</i> 31 July 2022 | Current <i>Effective from</i> 1 August 2022 |
| 1 Year Term – Issues 1TRM54/DTRM55 | Annual | Annual |
| Minimum balance £2,000 | 1.00 | 1.20 |
| 1 Year Term – Issues 1TRM56 | Monthly | Monthly |
| Minimum balance £2,000 | 0.95 | 1.15 |
| <i>All term accounts are closed to new subscriptions</i> | | |

Closed issues (Continued)

| | Previous Effective until 31 July 2022 (unless otherwise stated) | Current Effective from 1 August 2022 (unless otherwise stated) |
|--------------------------------|--|--|
| | Gross Interest*/AER** Is paid annually (%) unless otherwise stated | |
| NOTICE ACCOUNTS | | |
| 30 Day Notice | | |
| Minimum balance £500 | 0.75 | 0.85 |
| 30 Day Notice 2 | | |
| Minimum balance £500 | 0.65 | 0.85 |
| 40 Day Notice – Issue 2 | | |
| Minimum balance £500 | 0.65 | 0.85 |
| 90 Day Notice | | |
| Minimum balance £500 | 0.85 | 1.00 |
| 90 Day Notice Monthly | <i>Monthly+</i> | |
| Minimum balance £2,000 | 0.80 | 0.95 |

| | CURRENT | |
|--|---|--|
| | Previous Effective until 30 Jun 2020 (unless otherwise stated) | Current Effective from 1 July 2020 (unless otherwise stated) |
| Gross Interest*/AER** Is paid annually (%) unless otherwise stated | | |
| CURRENT ACCOUNTS | | |
| Standard Current Account | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Current Account Plus | | |
| Minimum balance £1 | 0.25 | 0.00 (No change) |
| Reward Current Account | | |
| Minimum balance £1 | 0.10 | 0.00 (No change) |
| 24/7 Current Account | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Money Management Account (Issue 1) | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Money Management Account (Issue 2) | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Cumberland Flexible Day2Day/Flexible Access Account | | |
| Minimum balance £1 | 0.00 | 0.00 (No change) |
| Cashcard | Previous Effective until 31 August 2020 | Current Effective from 1 September 2020 |
| Minimum balance £50,000 | 0.90 | 0.25 (No change) |
| Minimum balance £25,000 | 0.65 | |
| Minimum balance £10,000 | 0.45 | |
| Minimum balance £5,000 | 0.30 | |
| Minimum balance £1 | 0.10 | |

| BUSINESS ACCOUNTS | | |
|--|---|--|
| | Previous Effective until 30 July 2022 | Current Effective from 1 August 2022 |
| 30 Day Notice | | |
| Minimum balance £500 | 0.75 | 0.85 |
| 30 Day Notice 2 | | |
| Minimum balance £500 | 0.65 | 0.85 |
| 40 Days Notice – Issue 5 | | |
| Minimum balance £10,000 | 0.65 | 0.85 |
| eSavings B/ eSavings Business 2 | | |
| Minimum balance £1 | 0.80 | 1.00 |
| eSavings Business – Issue 3 | | |
| Minimum balance £1 | 0.80 | 1.00 |

| CURRENT | | Representative Example |
|---|------------------|--|
| Gross Interest*/AER** Is paid annually (%) | | |
| CURRENT ACCOUNT OVERDRAFT INTEREST RATES | | |
| ARRANGED OVERDRAFTS | <i>E.A.R.^ %</i> | |
| Standard Current Account <i>(Effective from 1 November 2020)</i> | 14.99 | <i>If you use an arranged overdraft of £250 the interest we will charge you is 14.99% EAR** variable</i> |
| Reward Current Account <i>(Effective from 1 November 2020)</i> | 14.99 | |
| Current Account Plus & Offset Current <i>(Effective from 1 November 2020)</i> | 13.54 | <i>If you use an arranged overdraft of £250 the interest we will charge you is 13.54% EAR** variable</i> |
| UNARRANGED OVERDRAFTS | | |
| Standard Current Account <i>(Effective from 1 November 2020)</i> | 14.99 | |
| Reward Current Account <i>(Effective from 1 November 2020)</i> | 14.99 | |
| 24/7 Current Account <i>(Effective from 1 November 2020)</i> | 14.99 | |
| Money Management Account Issues 1 & 2 <i>(Effective from 1 November 2020)</i> | 14.99 | |
| Cumberland Flexible Day2Day/Flexible Access Account <i>(Effective from 1 November 2020)</i> | 14.99 | |
| Current Account Plus & Offset Current <i>(Effective from 1 November 2020)</i> | 13.54 | |

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 | |
| <ul style="list-style-type: none"> 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 from your local branch. | |

