

VARIABLE INTEREST RATES

from the Cumberland

Open Issues

	PREVIOUS <i>Effective until</i> 30 September 2016 <i>unless otherwise stated</i>	CURRENT <i>Effective from</i> 1 October 2016 <i>unless otherwise stated</i>
	Gross Interest*/AER† Interest Paid %	Gross Interest*/AER† Interest Paid %
SAVINGS ACCOUNTS		
Instant Savings Account (Issue 5)	Annual	Annual <i>(Effective from 10 March 2017)</i>
Minimum balance £25,000	-	0.25
Minimum balance £5,000	-	0.20
Minimum balance £100	-	0.10
Young Savers Account (Available to persons up to age 16)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £1	1.75	1.50
40 Days Notice Account (Issue 1)	Annual	Annual <i>(Effective from 10 March 2017)</i>
Minimum balance £10,000	-	0.50
Minimum balance £5,000	-	0.30
Minimum balance £500	-	0.20
Regular Saver Account (Issue 3)	Annual	Annual
Minimum balance £25	2.30	2.05
First Home Saver Account (Issue 2)	Annual	Annual
Minimum balance £100	2.50	2.25
eSavings Account (Issue 2)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £1	1.25	1.00
Cumberland Hospices/ Cumberland Blues (Issue 4)	Annual	Annual <i>(Effective from 10 March 2017)</i>
Minimum balance £10,000	-	0.50
Minimum balance £5,000	-	0.30
Minimum balance £100 (Cumberland Hospices only)	-	0.10
Minimum balance £1	-	0.10
Young Cumberland Blues	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £10	1.25	1.00
Instant Cash ISA (Issue 12)	Tax Free*/AER† Annual	Tax Free*/AER† Annual <i>(Effective from 10 March 2017)</i>
Minimum balance £1	-	0.60
Cash Junior ISA	Annual	Annual
Minimum balance £50	2.50	2.25
Help to Buy: ISA (Issue 2)	Annual	Annual
Minimum balance £1	3.00	2.75

	PREVIOUS <i>Effective from</i> 7 February 2009 <i>unless otherwise stated</i>	CURRENT <i>Effective from</i> 1 April 2009 <i>unless otherwise stated</i>
	Gross Interest*/AER† Interest Paid %	Gross Interest*/AER† Interest Paid %
CURRENT ACCOUNTS		
Cumberland Plus	Annual	Annual <i>(Effective from 8 Nov 2011)</i>
Minimum balance £1	0.10	0.10
Cumberland Day2Day	Annual	Annual <i>(Effective from 8 Nov 2011)</i>
Minimum balance £1	0.00	0.00
Society & Club Current Account	Annual	Annual
Minimum balance £1	0.30*	0.10*
BUSINESS ACCOUNTS		
	<i>(Effective from 7 February 2009 unless otherwise stated)</i>	<i>(Effective from 1 April 2009 unless otherwise stated)</i>
Business Current Account (Option A)	Annual	Annual
Minimum balance £1	0.35	0.10
Business Current Account (Option B)	Annual	Annual
Minimum balance £1	0.00	0.00
eSavings Business Account (Issue 2)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £100,000	1.00	0.75
Minimum balance £10,000	0.75	0.50
Minimum balance £1	0.50	0.25
40 Days Notice Account (Issue 4)	Annual	Annual <i>(Effective from 1 October 2016)</i>
Minimum balance £250,000	0.95	0.70
Minimum balance £100,000	0.85	0.60
Minimum balance £50,000	0.75	0.50
Minimum balance £10,000	0.50	0.25
Schools Account	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £1	0.50	0.25

OPEN ISSUE CURRENT ACCOUNT OVERDRAFT INTEREST RATES				
	<i>(Effective from 7 February 2009 unless otherwise stated)</i>		<i>(Effective from 1 April 2009 unless otherwise stated)</i>	
	<i>per quarter</i>	<i>E.A.R. ^</i>	<i>per quarter</i>	<i>E.A.R. ^</i>
	%	%	%	%
AUTHORISED OVERDRAFTS				
Cumberland Plus & Cumberland Offset <i>(Effective from 8 Nov 2011)</i>	-	-	2.408	9.99
Business, Society & Club Current <i>(Effective from 1 July 2008)</i>	2.348	9.73	3.040	12.73
UNAUTHORISED OVERDRAFTS				
Cumberland Plus & Cumberland Offset <i>(Effective from 1 April 2015)</i>	2.408		No interest will be charged, however, if you go overdrawn beyond your agreed limit for 5 days in a single month you will incur a £5 daily unauthorised fee. The total charge for this credit would be £25.	
Society & Club Current <i>(Effective from 1 April 2015)</i>	3.040	9.99		
Business <i>(Effective from 1 July 2011)</i>	4.659	12.73	5.659	24.63

Please see the next page for Closed Issues

The Cumberland

Closed Issues

Closed issues of account 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> 30 September 2016 <i>unless otherwise stated</i> Gross Interest*/AERT Interest Paid %	CURRENT <i>Effective from</i> 1 October 2016 <i>unless otherwise stated</i> Gross Interest*/AERT Interest Paid %	PREVIOUS <i>Effective until</i> 30 September 2016 <i>unless otherwise stated</i> Gross Interest*/AERT Interest Paid %	CURRENT <i>Effective from</i> 1 October 2016 <i>unless otherwise stated</i> Gross Interest*/AERT Interest Paid %
Standard Current Account	Annual	Annual		
Minimum balance £1	0.10a	0.00b		Annual
Current Account Plus	Annual	Annual		
Minimum balance £1	0.50a	0.25b		
Reward Current Account	Annual	Annual		
Minimum balance £1	0.30a	0.10b		
24/7 Current Account	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £1	0.10	0.00		
Money Management Account (Issue 1)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	0.15	0.00		
Minimum balance £25,000	0.10	0.00		
Minimum balance £1	0.00	0.00		
Money Management Account (Issue 2)	Annual	Annual <i>(Effective from 12 October 2009)</i>		
Minimum balance £1	0.00	0.00		
Cashcard Account	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	1.15	0.90		
Minimum balance £25,000	0.90	0.65		
Minimum balance £10,000	0.65	0.45		
Minimum balance £5,000	0.45	0.30		
Minimum balance £1	0.20	0.10		
Cashcard Flexible Access Account	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	0.15	0.00		
Minimum balance £25,000	0.10	0.00		
Minimum balance £1	0.00	0.00		
Cashcard Flexible Access Account (Issue 2)	Annual	Annual		
Minimum balance £1	0.10	0.00		
Ordinary, Instant Access, Premier Instant Access, Instant Savings (Issue 1), New Generation Accounts	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	1.15	0.90		
Minimum balance £25,000	0.90	0.65		
Minimum balance £10,000	0.65	0.45		
Minimum balance £5,000	0.45	0.30		
Minimum balance £1	0.20	0.10		
Instant Savings Account (Issue 2)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	1.15	0.90		
Minimum balance £25,000	0.90	0.65		
Minimum balance £10,000	0.65	0.45		
Minimum balance £5,000	0.45	0.30		
Minimum balance £100	0.20	0.10		
Instant Savings Account (Issue 3)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £25,000	0.80	0.55		
Minimum balance £10,000	0.65	0.45		
Minimum balance £5,000	0.45	0.30		
Minimum balance £100	0.20	0.10		
Instant Savings Account (Issue 4)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £25,000	0.60	0.35		
Minimum balance £10,000	0.50	0.25		
Minimum balance £5,000	0.45	0.20		
Minimum balance £100	0.20	0.10		
Regular Savings Account	Annual	Annual		
Minimum balance £500	2.40	2.15		
Minimum balance £1	2.15	1.90		
Regular Saver Account (Issue 1)	Annual	Annual		
Minimum balance £10	2.70	2.45		
Regular Saver Account (Issue 2)	Annual	Annual		
Minimum balance £25	2.60	2.35		
eSavings Account (Issue 1)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £1	1.50	1.25		
Cumberland Flexible Day2Day/Flexible Access Account	Annual	Annual <i>(Effective from 17 Nov 2016)</i>		
Minimum balance £50,000	0.15	0.00		
Minimum balance £25,000	0.10	0.00		
Minimum balance £1	0.00	0.00		
eSavings Business - Issue 1	Annual	Annual		
Minimum balance £25,000	1.25	1.00		
Minimum balance £10,000	0.75	0.50		
Minimum balance £1	0.50	0.25		
Capital Account	Annual	Annual		
Minimum balance £100,000	1.60	1.40		
Minimum balance £50,000	1.40	1.25		
Minimum balance £25,000	1.05	1.00		
Minimum balance £10,000	0.65	0.60		
Minimum balance £5,000	0.55	0.50		
Minimum balance £500	0.50	0.25		
30 Days Notice Account (Issues 1 & 2)	Annual	Annual		
Minimum balance £100,000	1.65	1.40		
Minimum balance £50,000	1.40	1.25		
Minimum balance £25,000	1.20	1.00		
Minimum balance £10,000	0.90	0.75		
Minimum balance £5,000	0.65	0.50		
Minimum balance £500	0.50	0.25		
30 Days Notice Account (Issue 3)	Annual	Annual		
Minimum balance £50,000	1.50	1.25		
Minimum balance £25,000	1.25	1.00		
Minimum balance £10,000	1.00	0.75		
Minimum balance £5,000	0.75	0.50		
Minimum balance £500	0.50	0.25		
30 Days Notice Account (Issue 4)	Annual	Annual		
Minimum balance £10,000	1.00	0.75		
Minimum balance £5,000	0.75	0.50		
Minimum balance £500	0.50	0.25		
30 Days Notice Account	Monthly+	Monthly+		
Minimum balance £100,000	1.55	1.30		
Minimum balance £50,000	1.30	1.05		
Minimum balance £25,000	1.05	0.80		
Minimum balance £10,000	0.80	0.55		
Minimum balance £5,000	0.55	0.30		
Minimum balance £500	0.40	0.15		
90 Days Notice Account (Issue 1) (Formerly 120 Days Notice Account)	Annual	Annual <i>(Effective from 1 Oct 2016)</i>		Annual <i>(Effective from 27 Aug 2017)</i>
Minimum balance £100,000	1.65	1.50		
Minimum balance £50,000	1.40	1.35		
Minimum balance £25,000	1.20	1.00		
Minimum balance £2,000	1.00	0.75		
90 Days Notice Account (Issue 1) (Formerly 120 Days Notice Account)	Monthly+	Monthly+		Monthly+
Minimum balance £100,000	1.50	1.35		
Minimum balance £50,000	1.30	1.25		
Minimum balance £25,000	1.00	0.90		
Minimum balance £2,000	0.80	0.55		
90 Days Notice Account (Issue 2)	Annual	Annual <i>(Effective from 1 Oct 2016)</i>		Annual <i>(Effective from 27 Aug 2017)</i>
Minimum balance £100,000	-	1.50		
Minimum balance £50,000	1.50	1.35		
Minimum balance £25,000	1.25	1.00		
Minimum balance £2,000	1.00	0.75		
40 Days Notice Account (Issues 1 & 2)	Annual	Annual		
Minimum balance £500,000	1.45	1.20		
Minimum balance £100,000	1.40	1.15		
Minimum balance £25,000	1.25	1.00		
Minimum balance £10,000	1.00	0.75		
40 Days Notice Account (Issue 3)	Annual	Annual		
Minimum balance £250,000	1.05	0.80		
Minimum balance £100,000	0.95	0.70		
Minimum balance £50,000	0.75	0.50		
Minimum balance £10,000	0.65	0.40		
Cumberland Dual Account (Issue 2)	Annual	Annual		
Minimum balance £50,000	4.25	4.00		
Minimum balance £25,000	4.00	3.75		
Minimum balance £10,000	3.75	3.50		
Minimum balance £3,000	3.50	3.25		
Instant Access Accounts Super / Special	1/2 yearly	AERT†	1/2 yearly	AERT† <i>(Effective from 17 Nov 2016)</i>
Minimum balance £50,000	1.15	1.15	0.90	0.90
Minimum balance £25,000	0.90	0.90	0.65	0.65
Minimum balance £10,000	0.65	0.65	0.45	0.45
Minimum balance £5,000	0.45	0.45	0.30	0.30
Minimum balance £1	0.20	0.20	0.10	0.10
30 Day Growth	Annual	Monthly+	Annual	Monthly+
Minimum balance £100,000	1.65	1.55	1.40	1.30
Minimum balance £50,000	1.40	1.30	1.25	1.05
Minimum balance £25,000	1.20	1.05	1.00	0.80
Minimum balance £10,000	0.90	0.80	0.75	0.55
Minimum balance £5,000	0.65	0.55	0.50	0.30
Minimum balance £500	0.50	0.40	0.25	0.15
Minimum balance £1	0.20	0.20	0.10	0.10
One Month's Notice Pension Plan/1 Month Notice	Annual	Annual		
Minimum balance £100,000	1.65	1.40		
Minimum balance £50,000	1.40	1.25		
Minimum balance £25,000	1.20	1.00		
Minimum balance £10,000	0.90	0.75		
Minimum balance £5,000	0.65	0.50		
Minimum balance £500	0.50	0.25		
Minimum balance £1	0.20	0.10		

Closed Issues (continued)

	PREVIOUS		CURRENT	
	<i>Effective until</i>		<i>Effective from</i>	
	<i>30 September 2016</i>		<i>1 October 2016</i>	
	<i>unless otherwise stated</i>		<i>unless otherwise stated</i>	
	Gross Interest*/AER†		Gross Interest*/AER†	
	<i>Interest Paid %</i>		<i>Interest Paid %</i>	
	Annual	Monthly+	Annual	Monthly+
180 Days Notice				
Minimum balance £100,000	2.85	2.70	2.60	2.45
Minimum balance £50,000	2.50	2.35	2.25	2.10
Minimum balance £25,000	1.85	1.70	1.60	1.45
Minimum balance £10,000	1.55	1.45	1.30	1.20
Minimum balance £5,000	1.30	1.20	1.05	0.95
Minimum balance £500	0.55	0.45	0.30	0.20
Minimum balance £1	0.20	0.20	0.10	0.10
1 Year Term (Issues 1TRM15, 1TRM16, 1TRM17, 1TRM18, 1TRM20)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.35		2.10	
Minimum balance £50,000	2.10		1.85	
Minimum balance £25,000	1.80		1.55	
Minimum balance £10,000	1.45		1.20	
Minimum balance £2,000	1.25		1.00	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
1 Year Term (Issues 1TRM19)				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	2.25		2.00	
Minimum balance £50,000	2.00		1.75	
Minimum balance £25,000	1.55		1.30	
Minimum balance £2,000	1.25		1.00	
Minimum balance £500	0.40		0.15	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue 1TRM21 & 1TRM22)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.30		2.05	
Minimum balance £50,000	2.05		1.80	
Minimum balance £25,000	1.50		1.25	
Minimum balance £2,000	1.25		1.00	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue 1TRM23)				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	2.25		2.00	
Minimum balance £50,000	2.00		1.75	
Minimum balance £25,000	1.50		1.25	
Minimum balance £5,000	1.25		1.00	
Minimum balance £2,000	1.00		0.75	
Minimum balance £500	0.40		0.15	
Minimum balance £1	0.20		0.10	
1 Year Term (Issues 1TRM24, 1TRM25, 1TRM26)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.00		1.75	
Minimum balance £50,000	1.75		1.50	
Minimum balance £25,000	1.55		1.30	
Minimum balance £10,000	1.30		1.05	
Minimum balance £2,000	1.15		0.90	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue 1TRM28)				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	1.90		1.65	
Minimum balance £50,000	1.65		1.40	
Minimum balance £25,000	1.45		1.20	
Minimum balance £10,000	1.20		0.95	
Minimum balance £2,000	1.05		0.80	
Minimum balance £500	0.40		0.15	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue 1TRM30)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.00		1.75	
Minimum balance £50,000	1.75		1.50	
Minimum balance £25,000	1.50		1.25	
Minimum balance £10,000	1.25		1.00	
Minimum balance £2,000	1.15		0.90	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue 1TRM32)				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	1.90		1.65	
Minimum balance £50,000	1.65		1.40	
Minimum balance £25,000	1.45		1.20	
Minimum balance £10,000	1.20		0.95	
Minimum balance £5,000	1.05		0.80	
Minimum balance £2,000	1.00		0.75	
Minimum balance £500	0.40		0.15	
Minimum balance £1	0.20		0.10	
1 Year Term (Issues 1TRM33, 1TRM34, 1TRM39, 1TRM35, 1TRM36, DTRM38, DTRM40)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	1.65		1.50	
Minimum balance £50,000	1.40		1.35	
Minimum balance £25,000	1.10		1.00	
Minimum balance £2,000	1.00		0.75	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	

	PREVIOUS		CURRENT	
	<i>Effective until</i>		<i>Effective from</i>	
	<i>30 September 2016</i>		<i>1 October 2016</i>	
	<i>unless otherwise stated</i>		<i>unless otherwise stated</i>	
	Gross Interest*/AER†		Gross Interest*/AER†	
	<i>Interest Paid %</i>		<i>Interest Paid %</i>	
	Annual	Monthly+	Annual	Monthly+
1 Year Term (Issues 1TRM37, 1TRM41)				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	1.80		1.55	
Minimum balance £50,000	1.55		1.30	
Minimum balance £25,000	1.15		0.90	
Minimum balance £2,000	0.80		0.55	
Minimum balance £500	0.40		0.15	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue DTRM29)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.00		1.75	
Minimum balance £50,000	1.75		1.50	
Minimum balance £25,000	1.55		1.30	
Minimum balance £10,000	1.30		1.05	
Minimum balance £2,000	1.15		0.90	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
1 Year Term (Issue DTRM31)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	2.00		1.75	
Minimum balance £50,000	1.75		1.50	
Minimum balance £25,000	1.50		1.25	
Minimum balance £10,000	1.25		1.00	
Minimum balance £2,000	1.15		0.90	
Minimum balance £500	0.50		0.25	
Minimum balance £1	0.20		0.10	
2 Year Term				
<i>Closed to new subscriptions</i>	Monthly +		Monthly +	
Minimum balance £100,000	2.95		2.70	
Minimum balance £50,000	2.70		2.45	
Minimum balance £25,000	2.30		2.05	
Minimum balance £10,000	1.95		1.70	
Minimum balance £5,000	1.60		1.35	
Minimum balance £2,000	1.50		1.25	
2 Year Term (Issues 1 & 2)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100,000	3.10		2.85	
Minimum balance £50,000	2.85		2.60	
Minimum balance £25,000	2.45		2.20	
Minimum balance £10,000	2.10		1.85	
Minimum balance £5,000	1.75		1.50	
Minimum balance £2,000	1.60		1.35	
2 Year Term (Issue 3)				
<i>Closed to new subscriptions</i>	Annual	Monthly +	Annual	Monthly +
Minimum balance £100,000	2.75	2.70	2.50	2.45
Minimum balance £50,000	2.50	2.45	2.25	2.20
Minimum balance £25,000	2.25	2.20	2.00	1.95
Minimum balance £10,000	2.00	1.95	1.75	1.70
Minimum balance £2,000	1.60	1.55	1.35	1.30
Monthly Income Bond (1st Issue)	Monthly	AER†	Monthly	AER†
Minimum balance £75,000	2.55	2.58	2.30	2.32
Minimum balance £50,000	2.25	2.27	2.00	2.02
Minimum balance £25,000	2.00	2.02	1.75	1.76
Minimum balance £10,000	1.80	1.81	1.55	1.56
Minimum balance £2,000	1.30	1.31	1.05	1.06
Minimum balance £500	0.45	0.45	0.20	0.20
Minimum balance £1	0.20	0.20	0.10	0.10
Monthly Income Bond (2nd Issue)	Monthly	AER†	Monthly	AER†
Minimum balance £100,000	2.90	2.94	2.65	2.71
Minimum balance £50,000	2.70	2.73	2.45	2.48
Minimum balance £25,000	2.10	2.12	1.85	1.87
Minimum balance £10,000	2.00	2.02	1.75	1.76
Minimum balance £5,000	1.30	1.31	1.05	1.06
Minimum balance £500	0.40	0.40	0.15	0.15
Minimum balance £1	0.20	0.20	0.10	0.10
First Home Saver Account (Issue 1)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £100	2.75		2.50	
Cumberland Hospices/ Cumberland Blues Account (Issue 1)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £50,000	1.25		1.00	
Minimum balance £25,000	1.00		0.75	
Minimum balance £10,000	0.70		0.50	
Minimum balance £5,000	0.45		0.30	
Minimum balance £100	0.20		0.10	
(Cumberland Hospices only)				
Minimum balance £1	0.20		0.10	
Cumberland Hospices (Issue 2)				
<i>Closed to new subscriptions</i>	Annual		Annual	
Minimum balance £25,000	0.90		0.65	
Minimum balance £10,000	0.70		0.50	
Minimum balance £5,000	0.45		0.30	
Minimum balance £100	0.20		0.10	
(Cumberland Hospices only)				
Minimum balance £1	0.20		0.10	

Closed Issues (continued)

	PREVIOUS <i>Effective until 30 September 2016 unless otherwise stated</i>	CURRENT <i>Effective from 1 October 2016 unless otherwise stated</i>
	Gross Interest*/AER† <i>Interest Paid %</i>	Gross Interest*/AER† <i>Interest Paid %</i>
Cumberland Hospices/ Cumberland Blues (Issue 3)	Annual	Annual <i>(Effective from 17 Nov 2016)</i>
Minimum balance £25,000	0.70	0.65
Minimum balance £10,000	0.55	0.50
Minimum balance £5,000	0.45	0.30
Minimum balance £100 (Cumberland Hospices only)	0.20	0.10
Minimum balance £1	0.20	0.10
Instant Cash ISA (Issues 1, 2, 3 & 4)	Tax Free*/AER† Annual	Tax Free*/AER† Annual
Minimum balance £1	1.50	1.25
<i>No further deposits accepted to existing accounts from 6 April 2015.</i>		
Instant Cash ISA (Issue 5 & 6)		
Minimum balance £1	1.50	1.25
<i>No further deposits accepted to existing accounts from 6 April 2015.</i>		
Instant Cash ISA (Issue 7)		
Minimum balance £1	1.40	1.15
<i>No further deposits accepted to existing accounts from 6 April 2015.</i>		
Instant Cash ISA (Issue 8 & 9)		
Minimum balance £1	1.30	1.05
Instant Cash ISA (Issue 10)		
Minimum balance £1	1.20	0.95
Instant Cash ISA (Issue 11)		
Minimum balance £1	1.00	0.75
Help to Buy: ISA (Issue 1)		
Minimum balance £1	4.00	3.75
60 Days Notice Cash ISA		
Minimum balance £500	1.60	1.35
<i>60 Days notice or on demand subject to 60 days loss of interest on the amount withdrawn. No further deposits accepted to existing accounts from 6 April 2001.</i>		
120 Days Notice Cash ISA		
Minimum balance £500	1.70	1.45
<i>120 Days notice or on demand subject to 120 days loss of interest on the amount withdrawn. No further deposits accepted to existing accounts from 6 April 2001.</i>		

CLOSED ISSUE CURRENT ACCOUNT OVERDRAFT INTEREST RATES

AUTHORISED OVERDRAFTS	<i>Effective from 7 February 2009</i>		<i>Effective from 1 April 2009</i>	
	<i>per quarter %</i>	<i>E.A.R. ^ %</i>	<i>per quarter %</i>	<i>E.A.R. ^ %</i>
Standard Current Account <i>(Effective from 1 July 2008)</i>	2.348	9.73	3.040	12.73
Reward Current Account <i>(Effective from 1 December 2008)</i>	2.640	10.99	2.408	9.99
Current Account Plus & Offset Current <i>(Effective from 1 December 2008)</i>	2.305	9.54	2.069	8.54
UNAUTHORISED OVERDRAFTS				
Standard Current Account <i>(Effective from 1 April 2015)</i>	3.040	12.73	No interest will be charged, however, if you go overdrawn beyond your agreed limit for 5 days in a single month you will incur a £5 daily unauthorised fee. The total charge for this credit would be £25.	
Reward Current Account <i>(Effective from 1 April 2015)</i>	2.408	9.99		
Current Account Plus & Offset Current <i>(Effective from 1 April 2015)</i>	2.069	8.54		

OTHER ACCOUNTS

Interest rates on accounts not listed are available on request. Interest rates shown apply on both share and deposit versions of the account. #The Tax Free rate is the rate payable under current law where interest is exempt from income tax. Your tax benefits may be lost if your ISA ceases to be tax exempt. *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. + Monthly Interest will be transferred to another Cumberland account or bank account but cannot be automatically added to the account. † AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. All interest rates quoted are variable. ^Effective Annual Rate. Full terms and conditions as well as charges for certain account services are available on request. Full details of accounts including terms and conditions are available from your local Cumberland branch, located throughout the region.

a) Rates effective from 7 February 2009. b) Rates effective from 7 April 2009.