

VARIABLE INTEREST RATES

Rates effective from 08th April 2025

Open Issue Accounts: Accounts currently available to open (indicated in green)

Closed Issue Accounts: Accounts that can no longer 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.

SAVINGS ACCOUNTS

Instant Access

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland Instant Access	£1	3.40%	07 Apr 2025	3.15%	08 Apr 2025
Cumberland eSaver	£1	3.60%	07 Apr 2025	3.35%	08 Apr 2025
Young Savers (maximum age 16)	£1	3.70%	07 Apr 2025	3.45%	08 Apr 2025
The following accounts are Closed Issue Accounts . These accounts can no longer be opened.					
Reward Instant Saver	£1	3.60%	07 Apr 2025	3.35%	08 Apr 2025

Save & Support Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland Hospices Cumberland Blues	£1	3.40%	07 Apr 2025	3.15%	08 Apr 2025
Young Cumberland Blues	£10	3.70%	07 Apr 2025	3.45%	08 Apr 2025

ISA Accounts (Individual Savings Accounts)

Tax Free***/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland Instant Cash ISA	£1	3.55%	07 Apr 2025	3.30%	08 Apr 2025
ISA Cash Junior	£50	3.90%	07 Apr 2025	3.65%	08 Apr 2025
The following accounts are Closed Issue Accounts . These accounts can no longer be opened.					
Help to Buy ISA Issue 1	£1	3.60%	07 Apr 2025	3.35%	08 Apr 2025
60 Day Notice ISA B	£1	3.70%	07 Apr 2025	3.45%	08 Apr 2025

Notice Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland 30 Day Notice	£1	3.65%	07 Apr 2025	3.40%	08 Apr 2025
The following accounts are Closed Issue Accounts . These accounts can no longer be opened.					
90 Day Notice	£500	3.75%	07 Apr 2025	3.50%	08 Apr 2025
90 Day Notice Monthly (Monthly+)	£2000				

Regular Savings Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland Regular Saver	£1	5.00%	07 Apr 2025	5.00% (No Change)	08 Apr 2025
First Home Saver Issue 2	£100	4.10%	07 Apr 2025	4.10% (No Change)	08 Apr 2025
The following accounts are Closed Issue Accounts . These accounts can no longer be opened.					
First Home Saver Issue 1	£100	4.10%	07 Apr 2025	4.10% (No Change)	08 Apr 2025

Term Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
The following accounts are Closed Issue Accounts . These accounts can no longer be opened.					
All term accounts are closed to new subscriptions					
1 Year Term 1TRM54 1 Year Term DTRM55 1 Year Term 1TRM56 (Monthly+)	£2,000	3.80%	07 Apr 2025	3.55%	08 Apr 2025

Business Savings Accounts

Gross Interest*/AER** - Paid annually (%), unless otherwise stated

	Minimum Balance	Current Interest Rate Effective Until		New Interest Rate Effective From	
Cumberland Business Instant Access	£1	2.95%	07 Apr 2025	2.90%	08 Apr 2025
Cumberland Business eSaver	£1	3.15%	07 Apr 2025	3.10%	08 Apr 2025
Cumberland Business 30 Day Notice	£1	3.45%	07 Apr 2025	3.30%	08 Apr 2025

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

•	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 T&Cs and charges for account services are available on request from your local branch

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The Cumberland 