

Instant Access

Account Details	+Gross %	^AER %
Instant Access Shares		
- £0 to £4,999	2.25	2.25
- Over £5,000	2.25	2.25
Homebuyers Bonus Account (1% bonus may apply*)	3.55	3.55
Affinity Account	2.70	2.70

Limited Access

Account Details	+Gross %	^AER %
Limited Access E-Saver Issue 2 Available Online only	4.21	4.21
Regular E-Saver 200 Issue 1 Fixed term account, Online only	5.00	5.00
Regular Saver 200 Issue 2 Fixed term account, Branch only	5.00	5.00

Notice Accounts

Account Details	+Gross %	^AER %
30 Day Notice Account	3.40	3.40
60 Day Notice Account	3.60	3.60

Fixed Rate Bonds

Account Details	+Gross %	^AER %
2 Year Fixed Rate Bond Issue 2	4.31	4.31
2 Year Fixed Rate E-Bond Issue 2	4.31	4.31

+Gross rate is the rate of interest payable (without deduction of tax) and you will be responsible for paying tax you owe on interest as per your individual circumstances.

^AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

*1% bonus may apply - see Key Product Information for Terms and Conditions.

#This includes a birthday bonus of 1.25% gross.

ISA Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
Limited Access ISA Transfers in allowed	3.60	3.60	3.60
90 Day Notice ISA Transfers in allowed	3.80	3.80	3.80
ISA Issue 3 Transfers allowed Cumbria only	3.40	3.40	3.40
APS ISA For spousal inheritance only	3.40	3.40	3.40

Junior Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
Junior Affinity Regular Saver Fixed term account	4.45	-	4.45
Junior Saver Shares (Junior Saver including bonus)	2.45 #3.70	- -	2.45 #3.70
JISA (Junior Saver)	3.60	3.60	3.60

Business & Charities Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
Gross Account Unincorporated Charities	1.95	1.95	1.95
Corporate 7 Day Notice Account Cumbria only	3.00	-	3.00
Business 7 Day Notice Account Cumbria only	3.00	-	3.00
Deposit Account - Up to £999.99 - £1,000 to £20,000 - Over £20,000	1.30 1.35 1.75	- - -	1.30 1.35 1.75

The Society pays interest on all ISAs tax free, We will pay interest on all other savings accounts gross i.e. without tax deducted, you may still need to pay some tax to HMRC in respect of your savings income.

¥Tax Free Rate is the contractual rate of interest payable where the interest is exempt from income tax under current legislation.