




The Cumberland
Kinder banking. It's in our nature.



INDIVIDUAL SAVINGS ACCOUNTS

...better known as **ISAs**, are a **tax free** way to save. In the current tax year, you can save or invest up to **£20,000**. The tax year runs from 6 April to 5 April the following year and this leaflet describes the range of ISAs available from the Cumberland.

All Cash ISAs in this leaflet are like our other accounts / traditional building society accounts, except that interest is tax free & without any future tax liability, provided you operate your account within the rules laid down by HM Revenue and Customs.



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Please note that although most non-ISA savings accounts currently do not deduct tax at source, they may still be liable to tax dependent on the account holder's individual circumstances, including income and total interest received.

If you have a Cash ISA or a Stocks and Shares ISA with another provider, you can transfer this to a Cash ISA with the Cumberland.

CHOOSING AN ISA

An ISA is a tax-efficient way to save or invest for UK residents aged 18 or over. Parents or guardians can also open a Junior ISA for children under 18.

With the exception of the Lifetime ISA and Junior ISA, you can deposit up to the maximum annual ISA allowance into any combination of ISAs, or multiple ISAs of the same type during the tax year, which runs from 6 April to 5 April.

The annual ISA allowance for the current tax year is £20,000.

Lifetime ISAs form part of the £20,000 annual allowance, but can only accept £4,000 per tax year.

Junior ISAs do not form part of your £20,000 annual allowance and can accept a maximum of £9,000 in a tax year.

The Cumberland offer Cash ISAs and Junior ISAs only, but other types of ISAs are available with other providers.

Take a look at the table below to see some examples of how you could split your ISA allowance between a cash ISA and a stocks and shares ISA.

	Total ISA allowance	Cash ISA allowance used	Stocks & Shares ISA allowance remaining
Example 1	£20,000	£20,000	£0
Example 2	£20,000	£7,120	£12,880
Example 3	£20,000	£0	£20,000

Additional Permitted Subscriptions

In the event of death of an ISA customer, the value of their ISA savings may be transferred to their spouse/civil partner's Cumberland ISA. If their spouse/civil partner does not hold a Cumberland ISA, a new one can be opened subject to eligibility criteria. Please see our Savings Accounts & Interest Rates leaflet for details on Cash ISAs currently available to open with The Cumberland. You may be able to complete an Additional Permitted Subscription from a late customer's Cumberland ISA to an ISA with another provider, providing they offer the service to do so.

Helping you choose

This leaflet details our Cash ISA products. If you'd like to find out more about the different types of ISA available, including the annual investment limits and the suitability of a particular product for you, please make an appointment at your local Cumberland branch (you can book this on our website), or contact your local tax office.





INSTANT CASH ISA

This ISA is for you if you'd like the flexibility of funding it with either lump sum payments and or regular payments. It also means in an emergency or unforeseen event you have the reassurance of being able to access your money without notice or penalty.

- Minimum opening balance £1
- Pay into your account at any time. You may pay into multiple cash ISAs during the same tax year (subject to total maximum deposits of £20,000 in the tax year) but you will only be able to pay into one Cumberland Cash ISA during the tax year
- Withdrawals, without penalty, up to £500 in cash each day, or up to the total balance in your account by crossed cheque
- You may transfer funds from an Instant Cash ISA to another type of Cash ISA e.g. Fixed Interest Cash ISA.

Variable interest paid yearly on 31st March.

For current interest rates please refer to the following:

- Savings Accounts and Interest Rates leaflet available from your local branch
- Customer services helpline: 01228 403141
- Website: cumberland.co.uk

**WHATEVER
YOU'RE
SAVING FOR**
We're here to help





FIXED INTEREST CASH ISA

This ISA is for you if you can commit some of your savings for a fixed period of time and wish to earn an interest rate guaranteed to remain fixed for the term of the investment.

- Minimum opening balance £1000.
- Additional subscriptions can be made (up to the maximum limit of £20,000) during the tax year or until such time as a specific ISA issue is closed to subscriptions. At any point and without notice we may close a specific ISA issue to new subscriptions, after which no further subscriptions would be allowed.
- The rate is fixed for the investment term and during this period you will not have access to your money.
- Shortly before the end of the fixed investment term we'll contact you with details of the options you can take on maturity, one of which may be to extend your investment for a further fixed term. You'll be able to withdraw your investment or transfer to an alternative account without penalty on the maturity date, provided you tell us on or before this date. If we don't receive any instructions on or before the maturity date, and a further fixed interest, fixed term Cash ISA is available, your investment will be automatically

rolled over into such an account on the terms and conditions applying to that account, a copy of which will be sent before your existing account matures.

- You may transfer funds from another Cash ISA (eg. a Instant Cash ISA) to a Fixed Interest Cash ISA, provided only one Cumberland Cash ISA is paid into/opened during the tax year. This does not restrict your ability to open/pay into another Cash ISA with another provider, subject to the maximum ISA allowance for the tax year.
- You may already have a Fixed Interest Cash ISA opened in a previous tax year which has been withdrawn from issue. You can if you wish open another Fixed Interest Cash ISA as long as this the only Cumberland Cash ISA you are paying into during the tax year which ends 5 April. This does not restrict your ability to open/pay into another Cash ISA with another provider, subject to the maximum ISA allowance for the tax year.

Withdrawals, are not permitted during the fixed investment term, neither partial nor full. Closure during the investment term is only allowed if done as part of a formal transfer to another ISA provider but would be subject to the relevant interest penalty.

- Penalty free withdrawal on maturity date.
- Fixed interest, paid yearly.

For current interest rates please refer to :

- Fixed Interest ISA Accounts leaflet available from your local branch.
- Customer services helpline: **01228 403141.**
- Website: **cumberland.co.uk**

Please note that Fixed Interest Cash ISAs will not always be available.

For up-to-date information please refer to the contact details above.

These product specific conditions apply from the 6th April 2024.



These conditions apply from the 6th April 2024.

The Financial Conduct Authority is a financial services regulator. It requires us, Cumberland Building Society, to give you this important information to help you to decide whether our Cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Account conditions

Cash ISAs are subject to the information and guidance given in this leaflet, the account application form and the separate Savings & Current Account Terms & Conditions booklet (which can be obtained on request from any branch), which together make up the conditions relating to the operation of the account.

Individual Savings Accounts (ISAs) qualify for special tax treatment provided they operate within The Individual Savings Account Regulations 1998 (Statutory Instrument 1998 Number 1870). Investing in a Cumberland Cash ISA does not restrict your ISA investment options for the remainder of the current tax year. You may still open a new Cash ISA with another provider, providing you have not exceeded the total ISA allowance during that tax year.

Account holding

You must be 18 years of age or over to open a Cash ISA, which must be held in your sole name on your own behalf. HM Revenue & Customs rules do not allow joint ISA accounts.

Account opening

Before opening an account we believe it is important to establish your requirements, so that we can be sure we are able to offer the services you require and open the most appropriate account for you. To discuss your requirements, simply call at any Cumberland branch where we will be pleased to help you.

We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.

Automatic transfers from another account with the Society

We can arrange to transfer funds automatically from another account in your name with the Society to your Cash ISA. You must make sure that the paying account remains open and contains sufficient cleared funds on the day before the date you have asked us to make the transfer.

If you do not have sufficient cleared funds available to allow an automated transfer on the due date and you still wish to add to your Cash ISA, you can do this through your branch or by post.

Changing your mind

If after opening an account you find that you are not happy about your choice of ISA you may cancel it by notifying us in writing at our Head Office within 14 days of the latest of:

1. the day the account is opened or your first deposit made: or
2. the day you receive your Cumberland Savings & Current Account Terms & Conditions leaflet.

We will then help you switch to another of our accounts or we will give you all of your money back with any interest you have earned. The interest we pay to you in these circumstances may be calculated at the rate advertised at that time for our Instant Savings account.

If you do not exercise your right to cancel during this period, you will be bound by these terms and conditions.

Withdrawals from your account

We will transfer or pay to you all or part of the investments held in the ISA, and proceeds arising from those investments, upon request or within 2 days if you provide written instructions to do so. Any withdrawals from your ISA are ignored for the purpose of calculating the maximum amount which can be deposited each tax year.

Closure of your account

You may close your ISA at any time subject to the withdrawal terms relating to the account. Once closed your account may not be re-opened, nor may you open a new Cash ISA in the same tax year with the Cumberland. You may still open a new Cash ISA with another provider, providing you have not exceeded the total ISA allowance that tax year.

Failure to satisfy ISA rules

We will advise you if, by reason of any failure to satisfy the provisions of the ISA regulations, your ISA has, or will become void. If your Cash ISA becomes void this will be transferred to an existing account or new Instant Savings Account in your sole name. We will notify you of this in writing. Any interest paid will be paid gross (without deduction of tax).

Breaks in deposits to your ISA account

You do not have to pay into the same Cash ISA in every tax year.

If for whatever reason you do not make a deposit into your Cash ISA in a particular tax year, no further deposits will be allowed into that account. We will, however, allow you to recommence paying money into that account.

HM Revenue & Customs return

We must supply to HM Revenue & Customs each year a return containing details of your Cash ISA. We will also give HM Revenue & Customs any other information they are entitled to receive concerning your Cash ISA. HM Revenue & Customs will use the information we provide to identify investors who have broken the ISA regulations.

Income tax

No income tax will be payable on the interest paid in each of the tax years that you have a Cash ISA provided all the ISA regulations have been followed.

As the favourable tax treatment of ISAs is the Government's responsibility, we cannot guarantee that this will be maintained.

Please note that tax treatment depends upon your individual circumstances and may be subject to change in the future.

Interest

Interest on your variable Cash ISA will be paid annually on 31 March. Interest on your Fixed Interest Cash ISA will be paid annually as shown in our Fixed Interest Fixed Term Account Interest Rates leaflet – please note this will vary according to which issue of product you have.

Minimum and maximum investments

The minimum amount required to open a Cash ISA with the Society is shown in this leaflet. The maximum total capital, excluding interest, that can be invested in a Cash ISA in the current tax year is £20,000. This limit ignores any withdrawals you make during the tax year.

Residency

To open a Cash ISA you must be resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas) are treated as being performed in the United Kingdom, or be married to, or in a civil partnership with, a person who performs such duties. You must inform Cumberland Building Society if you cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

Security for loans

The ISA investments will be, and must remain, in the beneficial ownership of the investor and must not be used as security for a loan.

Start date

The start date of an ISA with the Society is the date of the first investment.

Transfers from another isa provider's Cash ISA or Stocks and Shares ISA to the Cumberland

We will normally accept the transfer of a Cash ISA or Stocks and Shares ISA from another ISA provider, subject to ISA regulations. We will accept the total subscriptions for this tax year, and all or part of the total subscriptions for previous years. Arrange to transfer your ISA by calling at any Cumberland branch and we will help you ask your existing provider to transfer your ISA to the Cumberland. Before requesting your existing ISA provider to transfer your investment to us, please check with them that they do not make a charge or apply a penalty for carrying out the transfer.

Please note that we can only accept transfers into a Cash ISA.

Transfers from a Cumberland Cash ISA to another ISA provider

Your Cash ISA or part of it, with all rights and obligations of the parties to it, may be transferred to another ISA provider.

If you wish to do this please do not close your account but ask your new provider to arrange the transfer for you. Within 5 business days of receiving your request, we will transfer the total subscriptions for this tax year, and/or all or part of the total subscriptions for previous years. No administration charge is made by the Cumberland for transfers.

Please note you may only transfer:

- all of the current tax year's investment in a Cash ISA to either a Cash ISA or a Stocks and Shares ISA elsewhere
- all or part of previous tax year's investment in a Cash ISA to either a Cash ISA or a Stocks and Shares ISA elsewhere

Transfers of Fixed Interest Cash ISAs prior to the end of the fixed term will be subject to the withdrawal conditions shown in the Fixed Interest Fixed Term Account leaflet.

Transfers from one investor to another

Your Cash ISA may not be transferred into the name of someone else. The ISA investment will be, and must remain in, your sole name.

Complaints procedure

If we do not deliver the standard of service you expect, please let us know. We will investigate the circumstances as soon as possible and, if something has gone wrong, we will try to put it right. If you'd like to make a complaint, please contact your local branch or Customer Care on (01228) 403141. If you are not satisfied with our response, please ask for a copy of our leaflet "Our Complaints Procedure and the Financial Ombudsman Service" which is available from our website (www.cumberland.co.uk), from Customer Care or from any of our branches.

The Financial Ombudsman Service

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body at:

The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.

Telephone 0800 023 4567
or 0300 123 9123.

Or log onto their website at
www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme

Your eligible deposits with Cumberland Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above the limit are unlikely to be covered. Further information is available from any Cumberland branch or by visiting www.fscs.org.uk

Online dispute resolution

The European Union has an Online Dispute Resolution (ODR) platform which may assist in resolving disputes about online services. The ODR platform can be accessed at the Online Dispute Resolution section of the European Commission official website.

This leaflet should be read in conjunction with the following leaflets

- Savings Accounts and Interest Rates
- Fixed Interest Fixed Term Accounts and Interest Rates
- Savings and Current Account Terms and Conditions





CASH JUNIOR ISA

The Cash Junior ISA is a tax-free savings account designed to help children, and their families, save for their future.

The account offers a variable interest rate and you, along with family and friends, can make contributions towards your child's tax-free savings, subject to the annual subscription limit.

The account can only be opened for children who do not hold a Child Trust Fund.

The maximum which can be saved in a Junior ISA in each tax year (6 April - 5 April) is currently £9,000.

Although you can pay into the account at any time, withdrawals are not permitted. All subscriptions to the Cash Junior ISA are a gift to the child, and cannot be repaid if you change your mind. On the account holder's 18th

birthday, the account will be transferred to a Cash ISA with instant access and the holder will be able to make withdrawals.

Variable interest paid yearly on 31st March.

For current interest rates please refer to the following:

- Savings Accounts and Interest Rates leaflet available from your local branch
- Customer services helpline: 01228 403141
- Website: cumberland.co.uk

You can only have one Cash Junior ISA and one Stocks and Shares Junior ISA open at any time. Investments can be paid into a Cash Junior ISA or a Stocks and Shares Junior ISA, or split between the two, providing the annual limit is not exceeded.



These conditions apply from 6th April 2024.

The Financial Conduct Authority is a financial services regulator. It requires us, Cumberland Building Society, to give you this important information to help you to decide whether our Cash Junior ISA (JISA) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Account conditions

Cash Junior ISAs are subject to the information and guidance given in this leaflet, the account application form and the separate Savings & Current Account Terms & Conditions leaflet (which can be obtained on request from any branch), which together make up the conditions relating to the operation of the account.

Account opening

Before opening an account we believe it is important to establish your requirements, so that we can be sure we are able to offer the services you require and open the most appropriate account for you. To discuss your requirements, simply call at any Cumberland branch where staff will be pleased to help you.

We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.

Account holding

A Cash Junior ISA may only be opened for a child under 18 years of age who does not already hold a Child Trust Fund (CTF). If the child is under 16 years of age, the Cash Junior ISA must be opened by a Registered Contact. The Registered Contact must have parental responsibility for the child. The Registered Contact will be the contact for the account, and the child will always be the beneficial owner of the funds in the account.

If the child is 16 years old or over, the child may open the account in their sole name.

Once the child reaches 16 years of age, they can apply to become the Registered Contact for the account, and we will change the Registered Contact without notification to the existing Registered Contact.

A Cash Junior ISA cannot be operated under a Power of Attorney held for a Registered Contact.

Payments into the account

Payments into the Cash Junior ISA can be made at any time, by any person (subject to the Junior ISA limits), however once subscriptions have been made they are deemed to be a gift to the child, and as such cannot be repaid to the subscriber if at a later date the subscriber changes their mind.

Automatic transfers from another account with the society

We can arrange to transfer funds automatically from another account in your name with the Society to a Cash Junior ISA. The paying account must remain open and contain sufficient cleared funds on the day before the date the transfer is due.

If sufficient cleared funds are not available to allow an automated transfer on the due date, deposits can be made by visiting a branch or by post.

Changing your mind

If after opening a Cash Junior ISA you find that you are not happy with your choice of account you may cancel it by notifying us in writing at our Head Office within 14 days of the latest of:

1. the day the account is opened or the first deposit is made: or
2. the day you receive your Cumberland Savings & Current Account Terms & Conditions leaflet.

We will then help you switch to another of our accounts or we will give the money back to the person who opened the account with any interest earned. The interest we pay to you in these circumstances may be calculated at the rate advertised at that time for our Instant Savings account.

If you do not exercise your right to cancel during this period, you will be bound by these terms and conditions.

Withdrawals / closures

Withdrawals / closures are not permitted until the child's 18th birthday. Only the child can withdraw from or close the account, on or after they reach 18 years of age. The only exceptions are where the child is suffering from a terminal illness, and the Society receives formal notification by way of a letter from HM Revenue & Customs, or in the event of the death of the child. Only the Registered Contact can withdraw funds from the account in these exceptional circumstances.

Failure to satisfy ISA rules

We will notify the Registered Contact if, by reason of any failure to satisfy the provisions of the Junior ISA regulations, your Cash Junior ISA has, or will become void. If a Cash Junior ISA becomes void it will be transferred to an existing account or new Instant Savings Account in the child's sole name. We will notify you of this in writing.

HM Revenue & Customs return

We must supply to HM Revenue & Customs each year a return containing details of your Cash Junior ISA. We will also give HM Revenue & Customs any other information they are entitled to receive concerning your Cash Junior ISA. HM Revenue & Customs will use the information we provide to identify investors who have broken the Junior ISA regulations by contributing to a disallowed combination of Junior ISAs in a tax year.

Income tax

No income tax will be payable on the interest paid in each of the tax years that you have a Cash Junior ISA provided all the Junior ISA regulations have been followed.

As the favourable tax treatment of Junior ISAs is the Government's responsibility, we cannot guarantee that this will be maintained.

Please note that tax treatment depends upon your individual circumstances and may be subject to change in the future.

Interest

Interest on your variable Cash Junior ISA will be paid annually on 31 March.

Limitations on investments

The Registered Contact must not subscribe to more than one Cash Junior ISA for the child. The child cannot hold more than one Cash Junior ISA.

Minimum and maximum investments

The minimum amount required to open a Cash Junior ISA with the Society is £50. The maximum total capital, excluding interest, that can be invested in a Cash Junior ISA in the current tax year is £9,000.

Residency

When the account is opened the child must be resident in the United Kingdom for tax purposes.

Security for loans

The ISA investments will be, and must remain, in the beneficial ownership of the investor and must not be used as security for a loan.

Start date

The start date of a Cash Junior ISA with the Society will be the date of the first investment.

Transfers from another provider's Junior ISA to the Cumberland

We will normally accept the transfer in from another Junior ISA provider into a Cumberland Cash Junior ISA, subject to Junior ISA regulations.

To arrange to transfer your Junior ISA call in at any Cumberland branch and we will help you ask your existing provider to transfer your Junior ISA to the Cumberland. Before requesting your existing Junior ISA provider to transfer your investment to us, please check with them that they do not make a charge or apply a penalty for carrying out the transfer.

Transfers from a Cumberland Cash Junior ISA to another Junior ISA provider

A Cash Junior ISA or part of it, with all rights and obligations may be transferred to another Junior ISA provider, in accordance with the Junior ISA regulations relating to transfers. Upon receipt of your transfer instruction from your new Junior ISA provider, we will send the funds to them within 5 business days of the date of receipt. No administration charge is made by the Cumberland for transfers. A Cash Junior ISA to Cash Junior ISA transfer must occur in full, while a Cash Junior ISA to a Stocks & Shares Junior ISA may occur in full or in part

Transfers from one investor to another

A Cash Junior ISA may not be transferred into the name of someone else. The Cash Junior ISA investment will be, and must remain in, the account holder's (child's) name.

The account holder's (child's) 18th birthday

When the account holder (child) reaches the age of 18, the Cash Junior ISA will automatically become an instant access Cash ISA. We will write to the Registered Contact shortly before the account holder's (child's) 18th birthday to remind them that the funds will be available for the account holder's (child) to withdraw from their 18th birthday. We will also write to the child informing them of the account and the need to visit a branch with identification and their National Insurance Number.

Complaints Procedure

If we do not deliver the standard of service you expect, please let us know. We will investigate the circumstances as soon as possible and, if something has gone wrong, we will try to put it right. If you'd like to make a complaint, please contact your local branch or Customer Care on (01228) 403141. If you are not satisfied with our response, please ask for a copy of our leaflet "Our Complaints Procedure and the Financial Ombudsman Service" which is available from our website (www.cumberland.co.uk), from Customer Care or from any of our branches.

The Financial Ombudsman Service

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The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.

Telephone 0800 023 4567
or 0300 123 9123.

Or log onto their website at www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme

Your eligible deposits with Cumberland Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above the limit are unlikely to be covered. Further information is available from any Cumberland branch or by visiting www.fscs.org.uk

Online dispute resolution

The European Union has an Online Dispute Resolution (ODR) platform which may assist in resolving disputes about online services. The ODR platform can be accessed at the Online Dispute Resolution section of the European Commission official website.

This leaflet should be read in conjunction with the following leaflets:

- Savings Accounts and Interest Rates
- Savings and Current Account Terms and Conditions

HOW TO OPEN AN ACCOUNT

You must be 18 years of age or over to open a Cash ISA.

Simply contact your local branch and make an appointment with one of our friendly staff, or book an appointment online.

When opening an account with us, we are required by law to verify your identity. We will do this by completing an Electronic ID search (EID) if you are aged 18 or over. If EID is unsuccessful, or the results are not sufficient to pass the ID check, we will ask you to provide two forms of identification as an alternative.

For customers under the age of 18, two forms of identification will always be required as it is not possible to complete an EID search on customers below the age of 18.

If you are asked to bring physical copies of identification, please bring along two documents (one from each list below).

Proof of identity

Please bring an original of one of the following:

- Valid UK, EU or EEA passport
- Valid International passport
- Valid Full UK Driving Licence
- Valid Provisional UK Driving Licence
- Firearms Certificate or Shotgun Licence
- Birth or Adoption Certificate (under 18's only)

Evidence of your address

Please bring an original of one of the following:

- Valid Full UK Driving Licence
 - Valid Provisional UK Driving Licence
 - Bank or Building Society Statement issued within the last 3 months
 - Council Tax Statement issued within the last 12 months
 - Utility Bill issued within the last 12 months (mobile phone bills cannot be accepted)
 - Parent or guardian address verification (under 18's only)
-

Other things to bring

You will need your National Insurance Number. This can usually be obtained from a payslip, a P60, or correspondence from HM Revenue & Customs or the Department of Work and Pensions.

For Cash Junior ISAs, you will also need to provide identification and address verification for the child. Documents provided for Evidence of Address can be in the name of a parent or guardian that lives at the same address.

Please note: The same ID document cannot be used for both Proof of Identity and Evidence of your address. For a full list of accepted ID documents, please visit cumberland.co.uk/savings/FAQs

Important Note

New Investors. We require new investors to agree to assign any possible future windfall rights, in the unlikely event of conversion to a bank or a takeover, to a charitable foundation. Full details are set out in our ISA application form.

Tips to help you save

Saving even a little every month really can make a difference, but if you are in need of motivation, here are some tips to help you kick start your 'savings habit':



TOP 4 TIPS

1. TAKE STOCK

Think about what may happen in the future, and how you'd cope with either planned or unforeseen future expenditure.

2. MAKE EASY LIFESTYLE CHANGES

Think about what may happen in the future, and how you'd cope with either planned or unforeseen future expenditure.

3. SET A GOAL

Whether it's a new car, dream holiday or life event like a wedding or even retirement, having a goal will help motivate your saving by allowing you to imagine the security a lump sum could provide.

4. ASK QUESTIONS

If you'd like details on any of our variable and fixed rate savings products, including tax free cash ISAs, visit our website www.cumberland.co.uk, pop into any of our branches or call us on 01228 403141, or visit our website to arrange an appointment.

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Call **01228 403141**

Email **customerservice@cumberland.co.uk**

Visit **cumberland.co.uk**

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