Closed Accounts

Account Date of Print 04 November 2026	+Gross %	¥Tax Free Rate %	^AER %
Gross Account Non-residents	1.95	1.95	1.95
Help to Buy: ISA (HtB: ISA) Cumbria Only	2.80	2.80	2.80
ISA Issue 1	2.90	2.90	2.90
ISA Issue 2	2.90	2.90	2.90
Regular Saver 300 Fixed term account. Heartland Only˘	5.00	-	5.00
Ullswater Bond (Issue 4) Fixed term account (Existing Ullswater Bond (Issue 3) holders only)	~4.50	-	~4.50
Loyalty 90 Day Notice Account	3.35	-	3.35
Derwent Bond (Issue 2) 2-year Fixed rate, Fixed term account. (Existing Derwent Bond holders only)	~4.25	-	~4.25
Windermere Bond (Issue 2) Fixed rate, Fixed term account, Limited Edition. (Existing Windermere Bond holders only)	~4.25	-	~4.25
Thirlmere Fixed Rate Bond Fixed rate, Fixed term account, Limited Edition. Heartland Only	~5.00	-	~5.00
90 Day Notice Account	3.30	-	3.30
Grasmere Bond 2-year Fixed rate, Fixed term account. Limited Edition	~4.50	-	~4.50
100 Day E-Notice Account (Issue 1) Available Online only	4.21	-	4.21
Limited Access E-Saver (Issue 1) Available Online Only	4.00	-	4.00
Limited Access E-Saver (Issue 2) Available Online Only	4.00	-	4.00
2 Year Fixed Rate Bond (Issue 1) Available in Branch Only	4.41	-	4.41
2 Year Fixed Rate E-Bond (Issue 1) Available Online Only	4.41	-	4.41
2 Year Fixed Rate Bond (Issue 2) Available in Branch Only	4.31	-	4.31
2 Year Fixed Rate E-Bond (Issue 2) Available Online Only	4.31	-	4.31
2 Year Fixed Rate Bond (Issue 3) Available in Branch Only	4.20	-	4.20
2 Year Fixed Rate E-Bond (Issue 3) Available Online Only	4.20	-	4.20
2 Year Fixed Rate Bond (Issue 4) Available in Branch Only	4.11	-	4.11
2 Year Fixed Rate E-Bond (Issue 4) Available Online Only	4.11	-	4.11
2 Year Fixed Rate Bond (Issue 5) Available in Branch Only	4.00	-	4.00
2 Year Fixed Rate E-Bond (Issue 5) Available Online Only	4.00	-	4.00
2 Year Fixed Rate Bond (Issue 6) Available in Branch Only	3.75	-	3.75
2 Year Fixed Rate E-Bond (Issue 6) Available Online Only	3.75	-	3.75
2 Year Fixed Rate Bond (Issue 7) Available in Branch Only	4.31	-	4.31
2 Year Fixed Rate E-Bond (Issue 7) Available Online Only	4.31	-	4.31
Regular Saver 200 Issue 2 Fixed term account, Available in Branch Only	4.31	-	4.31
Regular E-Saver 200 Issue 1 Fixed term account, Available Online Only	5.00	-	5.00
1 Year Fixed Rate Bond (Issue 2) Available in Branch Only	4.35	-	4.35
1 Year Fixed Rate E-Bond (Issue 2) Available Online Only	4.35	-	4.35
1 Year Fixed Rate Bond (Issue 3) Available in Branch Only	4.25	-	4.25
1 Year Fixed Rate E-Bond (Issue 3) Available Online Only	4.25	-	4.25
1 Year Fixed Rate Bond (Issue 4) Available in Branch Only	4.10	-	4.10
1 Year Fixed Rate E-Bond (Issue 4) Available Online Only	4.10	-	4.10
1 Year Fixed Rate Bond (Issue 5) Available in Branch Only	3.85	-	3.85
1 Year Fixed Rate E-Bond (Issue 5) Available Online Only	3.85	-	3.85
1 Year Fixed Rate Bond (Issue 6) Available in Branch Only	4.55	-	4.55
1 Year Fixed Rate E-Bond (Issue 6) Available Online Only	4.55	-	4.55
1 Year Fixed Rate Bond (Issue 7) Available in Branch Only	4.70	-	4.70
1 Year Fixed Rate E-Bond (Issue 7) Available Online Only	4.70	-	4.70
1 Year Fixed Rate Bond (Issue 8) Availanle in Branch Only	4.82	-	4.82
1 Year Fixed Rate E-Bond (Issue 8) Available Online Only	4.82	-	4.82
1 Year Fixed Rate Bond (Issue 9) Available in Branch Only	5.01	-	5.01
1 Year Fixed Rate E-Bond (Issue 9) Available Online Only	5.01	-	5.01
1 Year Fixed Rate ISA (Issue 1) Available in Branch Only	3.85	3.85	3.85
1 Year Fixed Rate E-ISA (Issue 1) Available Online Only	3.85	3.85	3.85
Homebuyers Bonus Account (1% bonus may apply*)	3.55	3.55	3.55

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.

+ 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.

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

^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 Summary Box for Terms and Conditions.

This includes a birthday bonus of 1.25% gross.

˘ Cumbria, Northumberland, Tyne & Wear, County Durham, Lancashire, Yorkshire and Scottish Borders.

~ 2 Year Fixed Rate Fixed Term account.Interest is payable half-yearly on Gross Accounts and annually on all other share and deposit types.

All rates quoted are per annum and variable with the exception of Fixed Rate accounts indicated by ~.