Closed Accounts



Our Current Interest Rates

Member of the Building Societies Association

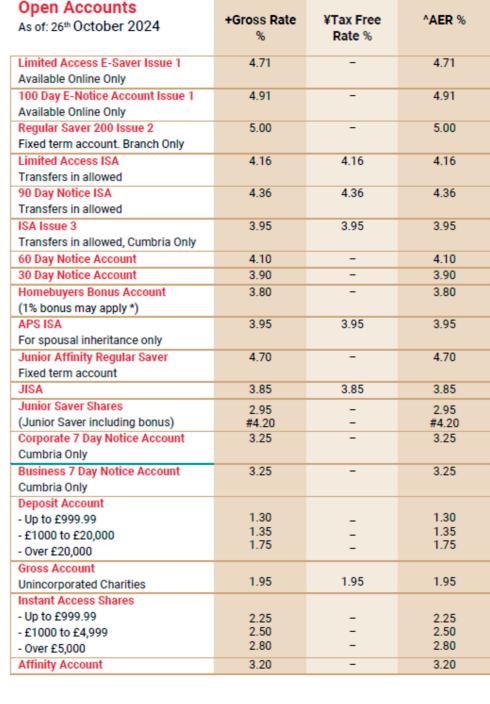
A member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reg No 164473











The Society pays interest on all ISAs tax free. We will pay interest on all other sayings 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 vour 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 Kev Product Information for Terms and Conditions.

This includes a birthday bonus of 1.25% gross.

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As of: 26 th October 2024	+Gross Rate %	¥Tax Free Rate %	^AER %
Gross Account Non-residents	1.95	1.95	1.95
Help to Buy: ISA (HtB: ISA) Cumbria Only	3.30	3.30	3.30
ISA Issue 1	3.95	3.95	3.95
ISA Issue 2	3.95	3.95	3.95
Regular Saver 200 Fixed term account. Cumbria Only	4.00	-	4.00
Regular Saver 300 Fixed term account. Heartland Only	6.00	-	6.00
Penrith Capital Bond 3 (Issue 5) Fixed term account (Existing PCB 3 (Issue 4) holders only)	~4.00	-	~4.00
Penrith Capital Bond 5 (Issue 4) Fixed term account (Existing PCB 5 (Issue 3) holders only)	~4.00	-	~4.00
140th Anniversary Bond (Issue 4) Fixed term account (Existing 140th Anniversary Bond (Issue 3) holders 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	4.35	-	4.35
Derwent Bond 2-year Fixed rate, Fixed term account. Limited Edition	~2.00	-	~2.00
Derwent Bond (Issue 2) 2-year Fixed rate, Fixed term account (Existing Derwent Bond holders only)	~4.25	-	~4.25
Windermere Bond 2-year Fixed rate, Fixed term account. Limited Edition	~4.00	-	~4.00
Windermere Bond (Issue 2) 2-year Fixed rate, Fixed Term account (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	4.30	-	4.30
Grasmere Bond 2-year Fixed rate, Fixed term account. Limited Edition	~4.50	-	~4.50
1 Year Fixed Rate Bond Issue 1 Available in Branch or Online	4.79	-	4.79

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 ~.



