

# Lot 16, 29 Lowther Street, Carlisle,

Cumbria CA3 8EE

For sale by Auction on 16th July 2026 (unless sold or withdrawn prior)



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## Property Information

### Freehold Bank and Office Investment

- Attractive Grade II listed building
- Ground floor and basement let to Nationwide Building Society (in occupation for over 50 years)
- Self contained offices on the upper floors
- Prominent City Centre location 200 metres from Carlisle Railway Station
- Future change of use potential of the upper floors (subject to consents)
- Total floor area of 551.75 sq m (5,939 sq ft)
- Nearby occupiers include Pizza Express, Nando's, Boots, Greggs, TG Jones, Caffè Nero and Go Outdoors
- VAT free investment

#### Lot

16

#### Auction

16th July 2026

#### Rent

£42,000 per Annum Exclusive

#### Status

Available

#### Sector

Bank, Office

#### Auction Venue

Live Streamed Auction

### Location

#### Miles

12 miles north of Lake District National Park, 60 miles west of Newcastle upon Tyne

#### Road

A7, A69, A595, A689, M6 (Junction 43)

#### Rail

Carlisle Railway Station

#### Air

Newcastle International Airport

### Situation

Carlisle is an historic university city and the commercial and administrative centre for Cumbria. The property is prominently situated on the northern side of Devonshire Street at its junction with Lowther Street in the heart of the city centre and some 200 metres from Carlisle Railway Station. Nearby occupiers include Pizza Express, Nando's, Boots, Greggs, TG Jones, Caffè Nero and Go Outdoors.

### Tenure

Freehold.

### Description

The property comprises an attractive Grade II listed building arranged as a ground floor retail unit with ancillary in the basement. The upper floors provide self-contained and separately accessed office accommodation which may lend itself to future change of use potential subject to obtaining the necessary consents.

### VAT

VAT is not applicable to this lot.

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## Tenancy & Accommodation

Floor	Use	Floor Areas Approx sq m	Floor Areas Approx sq ft	Tenant	Term	Rent p.a.x.
Ground Basement	Retail Ancillary	128.86 135.07	(1,387) (1,454)	NATIONWIDE BUILDING SOCIETY (1)	5 years from 28/02/2022	£30,000
First Second Third	Office Office Office/Ancillary	120.86 110.97 55.99	(1,300) (1,195) (603)	CUMBRIA GATEWAY LIMITED	5 years from 01/12/2023 (2)	£12,000
<b>Total</b>		<b>551.75</b>	<b>(5,939)</b>			<b>£42,000</b>

(1) For the year ended 31 March 2026, Nationwide Building Society reported an underlying profit before tax of £2,026,000,000 and a statutory profit before tax of £1,490,000,000. Nationwide is the world's largest building society, the UK's second largest mortgage provider and the UK's largest retail deposit taker, with 605 branches across the UK. Nationwide has extended its Branch Promise, committing to keep all current branches open until at least 2030 (Source: Nationwide Building Society Annual Report and Accounts 2026)

(2) The lease provides a tenant option to determine on 01/12/2026. The tenant of the lease of the first, second and third floor has purported to serve a break notice. No comment is made as to its validity.

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## Contacts

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2024