**KentReliance**

**Easy access savings account**

### Summary box

The summary box contains the specific terms and conditions for this account and where applicable, supersede our Savings General Terms and Conditions.

<table>
<thead>
<tr>
<th>Product name</th>
<th>Easy access savings account - issue 37</th>
</tr>
</thead>
</table>

#### What is the interest rate?

<table>
<thead>
<tr>
<th>Tier</th>
<th>Annual interest gross p.a*</th>
<th>Monthly interest gross p.a*</th>
<th>AER*</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1000+</td>
<td>1.00%</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>£1 - £999</td>
<td>0.10%</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

*Gross p.a. is the rate of interest paid without the deduction of tax per annum. Please note that the automatic deduction of tax on savings interest ceased with effect from 6 April 2016. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product will contain an AER you will be able to compare more easily what return you can expect from your savings over time. Interest is calculated daily and can be credited to the account or transferred to your nominated account. Annual interest is paid on 5 April each year. Monthly interest is paid on the last working day of each month.

#### Can Kent Reliance change the interest rate?

Up to date information on our interest rates can be found on our website, kentreliance.co.uk/interest-rates, in branch or by calling our head office.

The interest rate on this account is variable and can change at any time.

If your account balance is £100 or over, when we make a rate reduction we will personally notify you of the change at least 14 days in advance of the change taking effect.

Please refer to Condition 28 of our Savings General Terms and Conditions for full details on interest rate changes.

#### What would the estimated balance be after 12 months based on a £1,000 deposit?

<table>
<thead>
<tr>
<th>Deposit</th>
<th>Annual interest</th>
<th>Monthly interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>£500</td>
<td>£500.50</td>
<td>£500.50</td>
</tr>
<tr>
<td>£1000</td>
<td>£1,010.00</td>
<td>£1,010.00</td>
</tr>
</tbody>
</table>

These projections are based on interest being credited to the account, no interest rate changes, no withdrawals and no additional deposits.

The above projections are provided for illustrative purposes only and do not take into account individual circumstances.

#### How do I open and manage my account?

This account can be opened and operated by post, online or in branch.

Minimum opening deposit £1,000.

Maximum deposit £1,000,000.

Minimum operating balance £1.

Additional deposits can be made by cash (only available at our branches), cheque or bank transfer. If you have registered to operate your account online**, you can also add funds using your debit card.

**Subject to eligibility. Please refer to our Online Services Terms and Conditions which can be found on our website.

#### Can I withdraw money?

Withdrawals are permitted without notice or penalty.

If you have registered to operate your account online, simply log in and request your withdrawal to your nominated account†.

If you hold a branch account, take your passbook and a form of ID to your local branch and they will action your request.

There are different payment cut-off times depending on the method of withdrawal you require. For further details please visit kentreliance.co.uk/withdrawals or call our Head Office.

† Your nominated account must be a UK Bank/Building Society account held in your name.

#### Additional information

We pay interest without deducting income tax, unless HM Revenue and Customs (HMRC) or the law requires otherwise. However, depending on your personal circumstances, you may be liable to pay income tax on the interest you have earned. Please visit gov.uk for further information.
<table>
<thead>
<tr>
<th>Field</th>
<th>1st Applicant</th>
<th>2nd Applicant</th>
<th>Operator of account</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Title (✓)</td>
<td>Mr</td>
<td>Mrs</td>
<td>Miss</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Ms</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>2. Forename</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Middle name(s)</td>
<td></td>
<td></td>
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<tr>
<td>4. Surname</td>
<td></td>
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<tr>
<td>5. Date of birth (DD/MM/YY)</td>
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<td></td>
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</tr>
<tr>
<td>6. Occupation</td>
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<td></td>
<td></td>
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<tr>
<td>7. Current address</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Postcode</td>
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<tr>
<td>8. Previous address – only complete if you have lived at your current address less than three years.</td>
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<td></td>
<td></td>
<td></td>
<td>Postcode</td>
</tr>
<tr>
<td>9. Nationality</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Citizenship</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. National Insurance number</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue &amp; Customs.)</td>
</tr>
<tr>
<td>12. Country/Countries of residence for tax purposes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Tax Identification number (Required for all non-UK tax residencies. Please note, Jersey and Guernsey are not part of the UK for these purposes.)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>14. Telephone numbers including area code</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Evening*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email*</td>
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</tbody>
</table>

*It is important that we are able to contact you immediately about your account and essential updates. Please ensure we have your current email address and contact number.
## 2. Deposit details (minimum £1,000)

Source of funding for account opening (ie savings, sale of assets, inheritance etc)

### New deposit

I/We wish to deposit:
- [ ] By Cash (branch only) £
- [ ] By Cheque £

Cheques must be made payable in your name(s). Please write your address on the reverse of the cheque.

### Transfer from existing Kent Reliance account

I/We wish to make a transfer:
- [ ] Partial £
- [ ] Full balance from my/our existing Kent Reliance account

Account number

Please return your passbook (if applicable).

## 3. Withdrawal instructions

Please tick one box:  
- [ ] One signature required
- [x] All signatures required (any withdrawals requested in branch and by post will require all parties to authorise the transaction)

Please provide your nominated account which will be used for withdrawal/interest/closure purposes. Should electronic verification fail, please provide an original bank statement which shows your name and bank details. Your nominated account must be a UK bank/building society account held in your name.

### 1st Applicant

Please tick here if an existing nominated account held

- [ ]

Name

(As it appears on your external account, use CAPITALS & include your TITLE)

Account number

Sort code

### 2nd Applicant (Account holders only)

Please tick here if an existing nominated account held

- [ ]

Name

(As it appears on your external account, use CAPITALS & include your TITLE)

Account number

Sort code

## 4. Interest instruction

Please select ONE of the numbered options below

I/We would like my/our interest paid (tick as appropriate) monthly [ ] annually [x]

I/We would like my/our interest (please choose one below)

1. [x] Added to my/our account. (01)
2. [ ] Transfer to my nominated account as detailed in section 3 above. (05)

For joint accounts, please specify the nominated account that the interest will be paid to. Please select either:

- [ ] 1st applicant
- [ ] 2nd applicant

If the nominated account cannot be verified or you do not make a selection, interest payments will be compounded until your nominated account can be verified.

## 5. Marketing preferences

The Kent Reliance Group* would like to contact you by post, telephone, email and/or text message with information about offers, products and services that may interest you. If you are happy to receive this information, please select ‘Yes’ below:

I want the Kent Reliance Group to contact me with information about offers, products and services:

1st Applicant  Yes [x] No [ ]
2nd Applicant  Yes [ ] No [x]

The Kent Reliance Group would like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that may interest you. If you are happy to receive this information, please select ‘Yes’ below.

I want the carefully selected third party partners to contact me with information about offers, products and services:

1st Applicant  Yes [ ] No [x]
2nd Applicant  Yes [x] No [ ]

You can change your preference at any time by contacting Kent Reliance at your nearest branch, by calling us on 0345 122 0022 or emailing us at mail@krbs.com

Kent Reliance does not send marketing material to children under 16 years of age.

*The Kent Reliance Group includes: krbs, krbs.com, Kent Reliance Banking Services, Kent Reliance and the Kent Reliance Provident Society
6. How we use your personal information

We collect and use your personal data in accordance with our privacy policy which can be found at kentreliance.co.uk/legal/privacy-policy or can be obtained by contacting our Head Office.

In Summary:

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online, and information that we receive from third parties such as credit reference agencies and fraud prevention agencies.
- We use information held about you in order to provide our services to you, to improve and market our services, and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).
- Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
  1. Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract;
  2. Processing of your data is necessary for compliance with a legal obligation which we are subject to;
  3. We have obtained your consent;
  4. Processing your data is necessary to protect your vital interests or the vital interests of another person; and
  5. Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms.
- We may share information about you with other members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g. our regulators).
- We typically store your information in the UK. In certain instances however your information may be transferred to jurisdictions outside of the UK. If this is the case we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will delete it. The period will vary depending on the purposes for which the information was collected and if the information is subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner’s Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.
- We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit kentreliance.co.uk/legal/privacy-policy from time to time to stay informed about how we use your information.

7. Membership of Kent Reliance Provident Society (the Provident Society)

The Provident Society is a mutual organisation formed as part of the transfer of Kent Reliance Building Society’s business to OneSavings Bank plc (OSB), which trades primarily as Kent Reliance. The Provident Society makes sure that the voice of its members, the customers of Kent Reliance, is heard at all levels of OSB, including its Board.

All Kent Reliance savers and borrowers are entitled to membership of the Provident Society. New members must register separately with the Provident Society form time to time; or

The rules of Provident Society (the Rules) can also be obtained from our branches and by contacting our Customer Services Team.

Please note, unless you register, we will assume you have opted out of membership (unless you are already a member) by signing this application form. If you decide that you do not wish to enjoy the membership benefits of the Provident Society, you will not be entitled to:

- Receive notice of, attend and/or vote at any meetings of the Provident Society;
- Any dividend or other distribution (if any) declared or paid by the Provident Society form time to time; or
- Any other right or benefit which the members of the Provident Society, solely in their capacity as members are entitled to under the Rules.

Please note

- The minimum age for Provident Society membership is 16. Where the account is applied for in the name of a child, the child will not qualify for membership until he/she reaches 16;
- Where there is a joint account, the first named account holder will be designated as “the Representative Member” and entitled to certain membership rights as set out in the Rules;
- An Operator/authorised signatory on the account is not entitled to become a member of the Provident Society.
8. Consent and declaration

Each account holder (and any Operator) should read the section below. If you agree with its contents please sign in the space below to confirm this.

I (each of us if more than one is applying) confirm and declare that:

1. I have read the section “How we use your personal information” and the section “Membership of Kent Reliance Provident Society”
   Please note, the Savings General Terms and Conditions together with the product specific Terms and Conditions set out on the front of this application form (the Terms) is the agreement upon which we intend to rely for this account. For your own benefit and protection it is important that you read the Terms carefully before signing this application form. If you do not understand any part of the them please ask a member of our staff for further help/information. By signing this form, you agree to the Terms.

2. I have received and agree to the Terms. I have also received the interest rate leaflet for savings.

3. For account holder(s) only - the sum stated in Section 2 is being invested in Kent Reliance by me as sole/joint* beneficial owner.
   Please note, the savings General Terms and Conditions together with the product specific Terms and Conditions set out on the front of this application form (the Terms) is the agreement upon which we intend to rely for this account. For your own benefit and protection it is important that you read the Terms carefully before signing this application form. If you do not understand any part of the them please ask a member of our staff for further help/information. By signing this form, you agree to the Terms.

4. For Operator(s) only - the account holder(s) is/are the beneficial owner(s) of the funds in the account. I will operate the account on behalf of and for the benefit of the account holder(s). I also understand that I am not entitled to become a member of the Provident Society.

5. Joint account holder(s) only – I understand that in the event of the death of one of us, the account will be vested in the survivor(s).

6. I have been provided with and read the FSCS information sheet.

7. To the best of my knowledge and belief, the information I have given on this form is true and correct.

1st Applicant (not required if under 7 years of age)

Signed

Date

2nd Applicant (or operator of the account)

Signed

Date