

# Your Fixed Rate Accounts are moving to our new Online Services

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We recently got in touch to let you know your Fixed Rate Accounts ('your Account') will soon be moving to our new Online Services to allow us to offer the best possible customer experience through new features, products, and functionality.

We've outlined below what this means for you and your Account.

## When will your Account move to the new Online Services?

The changes apply to your Account from the date it moves to the new Online Services. This will be after **1 March 2026**. We'll let you know the exact date closer to the time. If for any reason any of your Fixed Rate Accounts will not be moving to our new Online Services at this time, we'll contact you and let you know which accounts this will be.

### Need help?

If you have any questions before or after we move your Account, please call us on **0345 120 4602**. We're open from 9am to 6pm Monday to Friday.

## What remains unchanged?

### Key documents and important information

The **Savings General Terms and Conditions**, **Online Terms** and **Key Features & Summary Box** you received when opening your Account remain unchanged. These documents will continue to govern your Account in the same way as they do under the existing Online Services.

The new Online Services provide enhanced features to make operating your account easier without altering the legal or contractual framework of your Account.

The Savings General Terms and Conditions and Online Terms are available on our website. You would have received the Key Features & Summary Box when you opened your account. Please keep these documents safe in case you need them for your future reference.

## How will your account operate on the new Online Services?

<b>Account number and sort code</b>	The account number and sort code for your Account will change from the date your Account moves to the new Online Services. The issue number of your Account will also change at that same time.
<b>The interest rate, how it's calculated and when it's paid</b>	<p><b>The interest rate</b></p> <ul style="list-style-type: none"> <li>We're not changing the interest rate on your Account when we move it to the new Online Services.</li> <li>When we've moved your Account to the new Online Services, you'll be able to see the interest rate payable by registering and/or logging and viewing your Account details. Until then, you can still log into the existing Online Services to view your interest rate.</li> </ul> <p><b>How interest will be calculated and paid</b></p> <ul style="list-style-type: none"> <li>We'll calculate interest daily on your Account balance, at the end of each day.</li> <li>Interest will continue to be paid either monthly or annually, based on how often it's currently paid. For annual interest, this will continue to be paid on 5 April each year.</li> <li>Monthly interest will be paid on the first day of each month, instead of the last working day of each month. It will be based on the number of days in the previous month.</li> <li>Interest can only be paid to your Account, or a Nominated Account. You'll no longer have the option of interest being paid to an elected account. If interest is currently paid to an elected account, then after your account has moved, interest will automatically be paid to the Nominated Account.</li> <li>You'll no longer be able to change how often interest is paid or whether it's paid to the Account or your Nominated Account.</li> </ul>
<b>How you manage your Account</b>	<p><b>How you can manage your Account and registering for the new Online Services</b></p> <p>Once your Account is moved to the new Online Services, you can only manage the Account through those Online Services. You'll no longer be able to operate the Account through a branch or, by post (if this is currently available to you).</p> <p>You'll need to register for the new Online Services to be able to access and manage your Account once we move it over.</p> <p>We'll send you further information about how you can register, and we'll be here to help with any questions or support you may need.</p> <p><b>Joint Accounts</b></p> <p>You'll only be able to have a maximum of two account holders on your Account. If you hold your Account jointly with another account holder, neither of you will be able to invite an additional account holder.</p> <p><b>Viewing statements and certificates of interest</b></p> <p>You'll be able to view the following in the new Online Services:</p> <ul style="list-style-type: none"> <li>Your Account balance</li> <li>Transaction details (payments to and from the Account and interest payments)</li> <li>Certificates of Interest</li> </ul> <p>We'll no longer be providing you with annual statements.</p>

<b>How you manage your Account</b>	<p><b>Previous statements and certificates of interest</b></p> <p>You won't be able to see previous balances, transactions or statements on the new Online Services. <b>Important:</b> you'll still be able to view previous balances, transactions and statements by logging into the previous Online Services for a period of at least 13 months. During this period, we strongly recommend you print or save copies of any statements and transactions produced for your Account before it moved to the new Online Services, for future reference.</p> <p><b>Nominated Accounts</b></p> <p>If you hold your Account jointly with another account holder, each of you must now have a Nominated Account. If you don't already have a Nominated Account, we'll ask you to set one up when you first register for the new Online Services.</p>
<b>Maturity made easy</b>	<p>When your Account reaches maturity, you'll be able to manage your options quickly and easily through the new Online Services.</p> <p>You'll no longer receive your maturity options in the post (if this is currently available to you). Instead, we'll be contacting you with details of your maturity options by email.</p> <p>If you're unable to complete your maturity instructions through the self-serve journey on the new Online Services, you can still give us a call, and we'll be happy to help.</p> <p>If we do not hear from you before your maturity date, your funds will automatically move into a default product.</p> <p>We'll provide you with further information and clear guidance on how to navigate your maturity options closer to the time, so you'll have everything you need to make the right choice.</p>
<b>How to contact us</b>	<p>Our telephone number for contacting us about your Account will change from the date your Account is moved to the new Online Services.</p> <p>The new contact telephone number is <b>0345 122 1120</b>. We're open 8am to 7pm Monday to Thursday, 8am to 6pm on Friday and 9am to 2pm on Saturday. We're closed on Sunday and English public holidays.</p> <p><b>Contacting us about the security of your Account</b></p> <p>The contact number you should use to tell us if your Personal Security Details have been lost, misused, or have become known to someone else has changed.</p> <p>The new contact telephone number is <b>0800 054 6513</b>. You must always tell us as soon possible if this happens.</p>

**We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit [kentreliance.co.uk/additional-help](https://kentreliance.co.uk/additional-help) for more information.**



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