

Fixed Rate Accounts - Guide to our new Online Services

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

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

When will your Account move to the new Online Services?

This Guide sets out changes to how your Account will operate when it moves to the new Online Services. This will be after **1 July 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.

There are no changes to accounts which you can operate in branch or by post and which are not moving to the new Online Services

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.

Your account will operate on the new Online Services 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?

This Guide also applies to Fixed Rate ISAs and we have noted differences between how Fixed Rate ISAs will operate to other Fixed Rate Accounts on the new Online Services.

Account number and sort code	<p>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.</p> <p>You'll be able to see your new Account number and sort code when you register for the new Online Services.</p>
Flexible ISA	<p>ISAs on our new Online Services are flexible Cash ISAs.</p> <p>This means you can withdraw money from an ISA account on our new Online Services and pay it back into that or another ISA account operated on the new Online Services without it affecting your ISA Allowance. This is as long as it's done in the same tax year that you took it out.</p> <p>This is subject to the terms of the ISA account that you wish to make the payment to. For example, you cannot make payments into a Fixed Rate ISA on our new online services after the initial 30 days that you have to make deposits to the account.</p> <p>Important: Branch and Postal ISAs and any ISA accounts which do not move to our new Online Services will not be Flexible ISAs. Any payments to those accounts will be a new ISA subscription for that tax year.</p>
The interest rate, how it's calculated and when it's paid.	<p>The interest rate</p> <ul style="list-style-type: none"> We're not changing the interest rate on your Account when we move it to the new Online Services. That is except for ISAs with a balance below £1,000 which will earn the same rate of interest that they would have if the balance were £1,000 or more. We'll start paying that higher rate of interest from the date your Account moves. <p>Where can you view the interest rate which applies to your Account?</p> <ul style="list-style-type: none"> 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 on to the new Online Services and viewing your Account details. Until then, you can still log into the existing Online Services to view your interest rate. <p>How interest will be calculated and paid</p> <ul style="list-style-type: none"> We'll calculate interest daily on your Account balance, at the end of each day. Interest will continue to be paid either monthly or annually, based on how often it's currently paid. <ul style="list-style-type: none"> Annual interest will continue to be paid on the 5th April each year and at the end of the Account term. This is unless your Account has a 1 Year term in which case it will only be paid at the end of the Account term. Interest paid on 5th April will no longer include interest for the 5th April. That will be paid either in the following years interest payment or at the end of the term. 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. The first monthly payment of interest after the account moves will be adjusted to reflect the interest paid prior to the account moving. 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. 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.

How you manage your Account**How you can manage your Account and registering for the new Online Services**

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).

You'll need to register for the new Online Services to be able to access and manage your Account once we move it over.

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.

Viewing statements and certificates of interest

You'll be able to view the following in the new Online Services:

- Your Account balance
- Transaction details (payments to and from the Account and interest payments)
- Your statements and Certificates of Interest)

We'll send you an email and/or SMS to let you know when a statement is available to view. We'll no longer be providing you with annual statements.

Important: when your Account moves to the new Online Services, if you previously chose to have your statements posted, this will stop, and all future statements will only be available by logging into Online Services.

Previous statements and certificates of interest

You won't be able to see previous balances, transactions or statements on the new Online Services.

Important: 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.

Number of account holders

You'll only be able to have a maximum of two account holders, or for ISAs one account holder, on your Account.

Nominated Accounts

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>Payments and Withdrawals (ISAs only)</p>	<p>This section only applies if your Account is an ISA.</p> <p>We're changing the ways you can make payments on your Account.</p> <p>Making payments into your Fixed Rate ISA</p> <p>Once your Account has moved to our new Online Services you will no longer be able to make a payment to your Fixed Rate ISA Account.</p> <p>Withdrawals from your Fixed Rate ISA</p> <p>You cannot make a payment from your Account by cash, cheque, BACS or CHAPS (if this is currently available to you).</p> <p>You can only make payments out of your Account by Electronic Transfer into:</p> <ul style="list-style-type: none"> • your Nominated Account; or • to another account you have with us on the new Online Services (Internal Transfer) <p>Important: Money withdrawn to a non-ISA account, including your Nominated Account, will lose its tax-free status. This means the tax benefits in respect of the amount withdrawn will be lost. To retain the ISA tax benefits, funds should be transferred directly to another ISA provider rather than withdrawn and re-deposited with them.</p> <p>You won't be able to make future-dated payments. This means you can only request a payment to be made from your Account on the same day you're asking us to make the payment.</p> <p>You can request a withdrawal or the closure of your Account on any day of the week. However, if the requested withdrawal or closure amount is to be paid to your Nominated Account and would exceed our daily withdrawal limits, you can only make that request on a Working Day.</p> <p>We may apply financial and other limits to Electronic Transfers from your Account.</p> <p>Timing of payments</p> <ul style="list-style-type: none"> • If you ask us to make a payment to another savings account held with us on the new Online Services (Internal Transfer), the payment will reach that account on the same day • If you request a payment to your Nominated Account, that payment will be received by your bank no later than the next Working Day <p>If you need more information</p> <p>You can find more information on withdrawal limits and payments to and from your Account on our website. Please go to https://www.kentrelance.co.uk/support#managing-your-account/taking-money-out</p> <p>The minimum operating balance for a Fixed Rate ISA</p> <p>This will increase from £1 to £1,000. If a withdrawal would take your account balance below that minimum operating balance you will need to close your Account by making a withdrawal to your Nominated Account, by internal transfer to another account with us on the same Online Services or by transfer out to another ISA provider.</p>
<p>Transfers out of your Fixed Rate ISA to an ISA with another provider</p>	<p>You can transfer all or part of the money in your Account to another ISA provider at any time. We can only send funds by Electronic Transfer.</p> <p>Important: Once your Account has moved to the new Online Services if you wish to Transfer the funds in your ISA Account to another ISA provider you must provide them with the new account number and sort code. You'll be able to see those by logging into the new Online Services.</p> <p>If you provide your previous account number and sort code to the other ISA provider then we will reject their request to transfer the funds in your ISA account when it is received by us.</p>
<p>Early Withdrawal Charges (ISAs Only)</p>	<p>Any withdrawal or transfer out of your Fixed Rate ISA Account is subject to an Early Withdrawal Charge. That will be a loss of interest for the number of days specified in the Key Features & Summary Box on the amount withdrawn or transferred at the interest rate payable.</p> <p>This will now be deducted from the balance in your Account on the date of the withdrawal/transfer. Therefore, you may receive back less than you have paid in.</p>

<p>Maturity made easy</p>	<p>When your Account reaches maturity at the end of the Account term, 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 to another Fixed Rate product offered by us at that time. This will be a new Fixed Rate product which has a term closest to the term of your maturing Fixed Rate Account.</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>
<p>How to contact us</p>	<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 0345 122 1120. 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>Contacting us about the security of your Account</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 0800 054 6513. You must always tell us as soon possible if this happens.</p>
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