

Savings accounts

One year regular savings account – issue 12

	Gross rate % p.a.		AER %
	Annual interest		
£25 +	5.10		5.10

Minimum opening deposit and operating balance is £25.
Maximum deposit per month is £500.
Exclusively available in branches. Rates effective 21 February 2024

Easy access savings account – issue 80

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.50	4.41	4.50
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 11 April 2025

60 day notice savings account - issue 62

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.77	4.67	4.77
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 04 April 2025

The Demelza Children’s savings account – issue 10

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£10 +	4.30	4.22	4.30

You must be under 18 to open this account.
Minimum opening deposit and operating balance £10.
Rates effective 14 July 2023

Once a year, Kent Reliance will donate 0.25% of the total average annual balance held in Demelza affiliated accounts from this promotional venture to Demelza Hospice for Children, a registered charity (number 1039651) For information on Demelza Hospice Care for children, please visit www.demelza.org.uk

Bonds

One year fixed rate bond – issue 3

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.20	4.12	4.20

This is a limited edition product available for online customers and can be withdrawn at any time.
Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 11 April 2025

Two year fixed rate bond – issue 13

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.15	4.07	4.15

This is a limited edition product available for online customers and can be withdrawn at any time.
Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 11 April 2025

AER explained

AER – stands for Annual Equivalent Rate and illustrates what the interest rate would be if the interest was paid and compounded once each year. As every advertisement for a savings account will contain an AER you will be able to compare more easily what return you can expect from your savings over time. Where interest is paid annually, the AER is the same as the associated gross rate or tax-free rate. For other accounts, including those where interest is paid monthly, the AER is shown separately.

Interest rates

- All interest rates are variable (unless stated otherwise), subject to change and are correct at the time of going to print.
- The interest rate sheet should be read in conjunction with the leaflets entitled ‘general terms and conditions’ and ‘important information’.
- Accounts are subject to availability, products can be withdrawn at any time without notice.

Tax-free savings* accounts

Cash ISA – easy access – issue 56

	Tax-free %		AER %
	Annual interest	Monthly interest	
£1,000 +	4.51	4.42	4.51
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1 (£1,000 to receive monthly interest).
Minimum operating balance £1.
Rates effective 11 April 2025

Cash ISA – fixed rate

	Tax-free %		AER %
	Annual interest	Monthly interest	
1 year – issue 117	4.26	4.18	4.26
2 year – issue 93	4.15	4.07	4.15

These are limited edition products and can be withdrawn at any time.
Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 11 April 2025

*Subject to eligibility.
To open an ISA your National Insurance (NI) Number will be required.

