KentReliance

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	Annual interest Monthly interest	AER %	
£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.			
	Annual interest	Monthly interest	AER %	
£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	AER %	
£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.		
	Annual interest	Monthly interest	AER %
£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This is a limited edition product available for online customers and can be withdrawn at any time.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 rat	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This is a limited edition product available for online customers and can be withdrawn at any time.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**

Tax-free savings* accounts

Cash ISA – easy access – issue 56

	Tax-free %		AER %
	Annual interest	Monthly interest	AEK 70
£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 %			
	Annual interest	Monthly interest	est AER %	
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.

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.



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Fscs Protected

OneSavings Bank plc (which uses Kent Reliance as a trading name) subscribes to the Financial Services Compensation Scheme.