

Summary of changes to your ISA Terms and Conditions

These will apply from when your ISA Account moves to our new Online Services.

Our New Online Services

To make it easier and more secure for you to manage your savings accounts online we are introducing a new Online Services platform. Your online ISA Account will move to those new Online Services later this year. We will write to you to let you know the exact date closer to the time.

Changes to Your Terms and Conditions

We have different terms and conditions for ISAs on our new Online Services and in anticipation of your Account moving, we've asked you to agree to those terms when you open your Account.

If your Account will be opened on maturity of an existing Fixed Rate ISA, we'll send the new terms and conditions to you when telling you about your options at the end of the term. These terms apply to any new ISA account your money is transferred to on maturity of that Fixed Rate ISA.

What is Changing and When

The Terms and Conditions which initially apply to your Account

- Easy Access cash ISA Terms and Conditions
- Savings General Terms and Conditions
- Online Terms and Conditions

Please keep these in a safe place in case you need them in the future.

The Terms and Conditions which apply when your ISA moves to our new Online Services

- Key Features and Summary Box
- Savings Account Conditions

Your Account will move to our new Online Services later in 2026. We will write to you to tell you the exact date closer to the time.

Key Changes when your Account moves

- **Your ISA will be a Flexible ISA** – This means if you make a withdrawal from an ISA account on our new Online Services and repay it to another ISA account on the same Online Services in the same tax year, it will not affect your ISA allowance.
- **Branch and Postal ISAs are not Flexible ISAs** – Any payments to a Branch, Postal or any other ISA which does not move to our new Online Services will be a new ISA subscription for that tax year
- **Deposits into a Fixed Rate ISA** – will not be possible after the initial funding window.
- **Transfers between Online accounts and Branch/Postal accounts will not be possible.**
- **The minimum operating balance for a Fixed Rate ISA will increase from £1 to £1,000** – If you wish to make a withdrawal, internal transfer or transfer out which will take you below that minimum operating balance you will need to close your Account.

The 'Summary of Changes' section below has more information on these and other changes

How to contact us

If you have a question about any of these changes, please call us on **0345 120 4602**. We're open from 9am to 6pm Monday to Friday.

Summary of changes to your terms and conditions from the date your Account moves to the new Online Services

Registering on the new Online Services	<p>You will need to register for our new Online Services, if you have not already, to view and manage your Account. You will need your mobile phone number, email, postal address and details of your Nominated Account for payments to and from the Account to do this following a quick and easy registration process. We will tell you more about this when we tell you when your Account will move and we'll be here to help with any questions or support you may need.</p>
Account number and sort code	<p>We will change the account number and sort code for your Account. The issue number of your Account will also change at that same time.</p> <p>You'll be able to see your new Account details in the new Online Services. You'll need to use your new account number and sort code when making payments into your Account or when requesting transfers to or from your Account to another ISA provider.</p> <p>Important: Once your Account has moved to the new Online Services if you use your previous account number and sort code:</p> <ul style="list-style-type: none"> • to make any payments to your Account they will be returned to the account they were sent from without interest. • to request a transfer of the funds in your ISA Account to another ISA provider that request will be rejected by us when it is received from the other ISA provider.

<p>The interest rate, how it's calculated, when it's paid and when we can change it</p>	<p>The interest rate</p> <ul style="list-style-type: none"> We will not change the interest rate on your Account when it moves to the new Online Services. Although. If the interest rate is variable, it can change before or after it moves. We will remove any lower interest rates paid on balances below £1,000. This means you'll earn the same rate of interest, regardless of the amount you have in your Account with us. We'll start paying the higher rate of interest on balances below £1,000 from the date your Account moves. You'll be able to see that new interest rate on our website or by logging on to the new Online Services. <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"> There will be no change to when annual interest is paid. It will be paid on 5 April each year. If you have a Fixed Rate ISA, it will also be paid at the end of the term and if you have a 1 Year Fixed Rate ISA it will only be paid at the end of the 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. You won't be able to change how often interest is paid or whether it's paid to the Account or your Nominated Account <p>When we can change the interest rate</p> <p>The conditions which set out when we can change interest rates and how we'll tell you about the changes will change. This is to align them with the conditions for accounts opened on the new Online Services. See Condition 17 (Changes to interest rates) of the Savings Account Conditions for more information on when we can change the interest rate after your Account moves.</p> <p>Important: This does not apply to Fixed Rate ISAs where we cannot change the interest rate during the Account term.</p>
<p>How you manage your Account</p>	<p>You will only be able to manage your Account through the new Online Services. You will not be able to operate the Account through a branch or by post.</p> <p>The minimum operating balance for a Fixed Rate ISA</p> <p>This will increase from £1 to £1,000. To withdraw money 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>Viewing statements and certificates of interest</p> <p>You'll be able to view the following in the new Online Services:</p> <ul style="list-style-type: none"> Your Account balance Transaction details (payments to and from the Account and interest payments) Your statements and Certificates of Interest <p>We'll send you an email and/or SMS to let you know when a statement is available to view. For more information, see Condition 20 (Statements) of the Savings Account Conditions. We'll not provide you with annual statements and we will not send any statements by post. You will only be able to access statements by logging into the Online Services.</p> <p>Previous statements and certificates of interest</p> <p>You won't be able to see previous balances, transactions or statements on the new Online Services.</p> <p>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.</p>
<p>Flexible ISA</p>	<p>Your ISA will be a flexible Cash ISA. This means you can withdraw money from your Account and pay it back into a Cash ISA account operated on the new Online Services, which allows payments to it, without it affecting your ISA Allowance. This is as long as it's done in the same tax year that you took it out. See the Specific Conditions in the Key Features and Summary Box for more information.</p>

<p>Payments and withdrawals</p>	<p>We're changing the ways you can make payments on your Account.</p> <p>Types of payments</p> <p>You cannot make a payment to or receive payments from your Account by cash, cheque, BACS or CHAPS. Payments can only be made by Electronic Transfer, which includes Faster Payments and Internal Transfers.</p> <p>Making payments into your Account</p> <p>Payments into your Account can only be made by Electronic Transfer from:</p> <ul style="list-style-type: none"> • your Nominated Account; or • another account you have with us on the new Online Services (subject to the terms of that account) <p>Important: If you have a Fixed Rate ISA you will no longer to be able to make payments to your Account after 30 days from the day your Account is opened.</p> <p>Withdrawals from your Account</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.</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>You can also see Condition 7 (Nominated Accounts), Condition 8 (Paying in by Electronic Transfer), Condition 9 (Taking money out of your Account), Condition 10 (Incorrect Payments) and Condition 15 (Your responsibility for unauthorised payments) of the Savings Account Conditions.</p>
<p>Transfers into or out of your Account from/ to an ISA with another provider</p>	<p>You will be able to transfer all <u>or part</u> of an existing Cash ISA you have with another provider to us, only if your ISA provider is registered with Pay.UK to send ISA transfers.</p> <p>You can request a transfer in through our new Online Services.</p> <p>Important: If you have a Fixed Rate ISA Account you will not be able to make transfers into your Account after 30 days from the day your Account is opened.</p> <p>You can transfer all or part of the money in this Account to another ISA provider at any time. We can only send funds by Electronic Transfer.</p>
<p>Fixed Rate ISAs - Early Withdrawal Charges</p>	<p>If your Account is a Fixed Rate ISA, any withdrawal or transfer out of your 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 and 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>Fixed Rate ISAs - Maturity made easy</p>	<p>If your Account is a Fixed Rate ISA then when it 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 don't hear from you before your maturity date, your funds will automatically move into another Fixed Rate ISA offered by us at that time. This will be a new Fixed Rate ISA which has a term closest to the term your maturing Fixed Rate ISA had.</p> <p>We'll provide you with further information and clear guidance on 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 also changed.</p> <p>The new contact telephone number is 0800 054 6513. You must always tell us as soon possible if this happens.</p>
<p>Need help accessing this information?</p>	<p>If you need this content in a different format, help using our website, or someone to act on your behalf, we're here to support you. We can offer alternative formats, accessibility tools, or speak with a trusted person for you.</p> <p>Visit: www.kentreliance.co.uk/support</p>
<p>Other changes to the Agreement</p>	<p>In addition to the changes above, the terms and conditions, which apply after your Account moves to the new Online Services, include revised terms on:</p> <ul style="list-style-type: none"> • The checks we may make whilst you have an account with us and what happens if your circumstances change and you no longer meet the conditions for opening an account with us. See Condition 5 (Opening an Account with us) • The Personal Security Details you use to access the Online Services, when we can suspend or withdraw them, and the steps you must take to take care of them. See Condition 13 (Security and some of your key responsibilities) • How to contact us if you believe your Personal Security Details have been misused and what happens if there are unauthorised payments on your Account. See Condition 14 (Loss or Misuse of Personal Security Details and unauthorised payments) • When we can make changes to the Agreement with you. See Condition 16 (When we can make changes to this Agreement) • When we or you may close your Account or end our Agreement. See Condition 19 (Cancelling or closing your Account). • Allowing other people, for example a person appointed as your Attorney, to manage your Account. See Condition 18 (Allowing other people to manage your account) • Contacting you about your Account. See Condition 23 (Notices and contacting you about your Account. • The rights we have if you are in breach of the ISA Regulations. See the Specific Conditions in the Key Features and Summary Box (Compliance with the ISA Regulations.)

This is only a summary of the main changes to the terms and conditions when your Account moves to the new Online Services. Please make sure you read and keep a copy of the Key Facts & Summary Box (including Specific Conditions) and the Savings Account Conditions.

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 for more information.