

Changes to the terms and conditions for your online Notice and Easy Access Accounts (including ISAs)

We're making changes to the terms and conditions which apply to your

- Easy Access Savings and/or Notice Accounts
- Easy Access Savings and/or Notice ISAs

('your Account') which you can manage online and will be moving to our new Online Services.

The new terms and conditions are:

- The Savings Account Conditions; and
- The Key Features & Summary Box (including Specific Conditions)

which we've provided with this notice. The Online Services Terms and Conditions will no longer apply to your Account.

Why are we making these changes?

From time to time, we need to make changes to your Account and the terms and conditions which apply to it. We can do this to reflect improvements and changes to the systems and technology we use to provide our services. We can also make changes for other reasons we reasonably believe are necessary.

The changes we're making at this time reflect the way your Account will operate once we've moved it to our new Online Services. These changes also apply if you have a Notice Account, which will convert to an Easy Access Account when it moves to the new Online Services. The new terms detail how you can manage and access your Account once it has moved.

The wording of the terms and conditions will also be different. We've made them consistent with the agreements of new customers opening Easy Access accounts and Easy Access ISAs on the new Online Services.

We've summarised the main changes we're making in the 'Summary of Changes' section further down this message. It's important you read the Summary of Changes and the new terms and conditions fully. Please save them in a safe place in case you need them in the future.

The new terms and conditions are also available on our website www.kentreliaance.co.uk/new-online-services-support. If you'd like a printed version, please call us on the phone number in the 'How to contact us' section further down this message.

When do these changes apply?

These changes apply to your Account from the date 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 Easy Access Savings or Notice 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.

We're not changing the terms and conditions for any Branch or Postal account you have with us or for any other account that does not move to our new Online Services at this time. If we do, we'll write to you before to confirm.

What if I don't agree to the changes?

If you don't agree to these changes, you can close your Account without charge or loss of interest. You can close your Account without notice, by calling us on the phone number in the 'How to contact us' section further down this message.

If you have an ISA with us and contact us to close your Account then money transferred 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.

As an alternative **you may wish to transfer your Account to another ISA Provider.** You may also transfer your Online Easy Access or Notice ISA to another ISA provider without notice, charge or loss of interest. If you wish to do this then you should contact that ISA Provider to request the ISA transfer and we will waive any notice period when we receive the request from them.

You'll need to tell us you wish to close your Account or transfer it to another ISA provider **before the date your Account moves to the new Online Services.** If you don't, we'll assume you've accepted the changes, and the new terms and conditions will apply to your Account.

How to contact us

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

Summary of changes from when your Account moves to the new Online Services

These changes also apply to Easy Access and Notice ISAs and we have noted where those changes are different for ISAs.

<p>Product type, Account number and sort code</p>	<p>We're converting Notice accounts to Easy Access accounts when they move to the new Online Services which means the product type and name will change for these accounts.</p> <p>We're also changing the account number and sort code for your Account. They'll 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 details when you register for the new Online Services. You'll need to use your new account number and sort code when making payments into your Account or where you have an ISA when requesting transfers 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>Flexible ISA</p>	<p>If your Account is an ISA it will become a flexible Cash ISA. This means you can withdraw money from your ISA 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.</p> <p>See the Specific Conditions in the Key Features and Summary Box for more information.</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, when it's paid and when we can change it**The interest rate**

- We're not changing the interest rate on your Account when we move it to the new Online Services. As your interest rate is variable, it can change before your Account moves or in the future.
- But we are removing the lower interest rate we pay 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.

Where can you view the interest rate which applies to your Account?

- The new Key Features and Summary Box we've sent to you doesn't show the interest rate which applies to your Account
- Before your Account moves to the new Online Services, you can see the interest rate payable on your Account by logging on to the existing Online Services
- After your Account has moved, you can log on to the new Online Services and view the Key Features and Summary Box in the 'Account Documents' section. That will show the interest rate which applied when your Account moved to the new Online Services

How interest will be calculated and paid

- 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
 - Annual interest will be paid on 5 April each year. It will no longer include interest for the 5th April. That will be paid either in the following years interest payment or on account closure.
 - 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

When we can change the interest rate

We're changing the conditions which set out when we can change interest rates and how we'll tell you about the changes. We've changed these 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.

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 will 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. For more information, see Condition 20 (Statements) of the Savings Account Conditions. 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.

For more information, see Condition 7 (Nominated Accounts) of the Savings Account Conditions.

Payments and withdrawals

We're changing the ways you can make payments on your Account.

Types of payments

You cannot make a payment to or receive payments from your Account by cash, cheque, BACS or CHAPS (if this is currently available to you).

Payments can only be made by Electronic Transfer, which includes Faster Payments and Internal Transfers. Transfers between accounts on our new Online Services and accounts which may be operated by Post or in Branch will not be possible.

Making payments into your Account

Payments into your Account can only be made by Electronic Transfer from:

- your Nominated Account; or
- another account you have with us on the new Online Services (subject to the terms of that account)

Previously, you would've been able to make payments in from any other account.

Withdrawals from your Account

When your Notice Account is moved to our Online Services, it will become an Easy Access Account.

This means you won't need to provide us with notice to make a withdrawal, and where you have an **ISA** to make a transfer to another ISA provider, and you'll be able to access your money anytime without charge.

You can only make payments out of your Account by Electronic Transfer into:

- your Nominated Account; or
- to another account you have with us on the new Online Services (Internal Transfer)

Important: If you have an **ISA** Account, 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.

If you have a joint account, payments can only be paid to the Nominated Account of the Account holder who has given us the payment instruction, or to another savings account they have with us on the new Online Services (Internal Transfer).

You'll no longer 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.

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.

We may apply financial and other limits to Electronic Transfers from your Account.

Timing of payments

- 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

If you need more information

You can find more information on withdrawal limits and payments to and from your Account on our website. Please go to <https://www.kentreliaance.co.uk/support#managing-your-account/taking-money-out>

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>Transfers into or out of your Account from an ISA with another provider</p>	<p>If your Account is an ISA 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>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. 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 to do this. If you do not then we will reject the transfer request when it is received by us.</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 new terms and conditions 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) • When you hold an account jointly with another person. See Condition 6 (Joint Accounts). • 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. 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.