KentReliance

Branch Easy Access Cash ISA

Tax year- 2026/2027

Summary box The summary box contains the specific terms and conditions for this account and where applicable, supersede our Savings General and Online Terms and Conditions.

Product name

Branch Easy Access Cash ISA – issue 1

What is the interest rate?

Rates effective 21 August 2026			
Tier	**Annual interest gross p.a***	**Monthly interest gross p.a***	**AER***
£1 - £999	0.10%	0.10%	0.10%
£1,000+	3.85%	3.78%	3.85%

*Gross p.a. is the rate of interest paid without the deduction of tax per annum. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product 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 payable, it is calculated daily and can be credited to the account or transferred to your nominated account. Monthly interest is calculated on the basis that each month last 30.416 days (365 days divided by 12 months).

Where payable, annual interest is paid on 5 April each year and monthly interest is paid on the last working day of each month.

Can Kent Reliance change the interest rate?

The interest rate on this account is variable and can change at any time. Up to date information on our interest rates can be found on our website, **kentreliance.co.uk/interest-rates**, in branch or by calling our head office.

For full details of interest rate changes, please refer to Condition 28 of our Savings General Terms and Conditions.

What would the estimated balance be after 12 months based on a £1,000 deposit?

Projected balance		
Deposit	**Annual interest**	**Monthly interest**
£500	£500.50	£500.50
£1,000	£1,038.50	£1,038.50

These projections are based on interest being credited to the account, no interest rate changes, no withdrawals and no additional deposits.

The above projections are provided for illustrative purposes only and do not take into account individual circumstances.

How do I open and manage my account?

This account can be opened and operated online** or in branch.

Minimum opening deposit £1 (£1,000 for monthly interest). | Maximum deposit £1,000,000. | Minimum operating balance £1.

Make your opening deposit and or apply to transfer an ISA from another provider within 7 days or your account will be closed.

Once your account is open and you have made your opening deposit, you can make unlimited additional deposits and ISA transfers subject to HMRC limits. Additional deposits can be made by cash (only available at our branches), cheque or bank transfer. We do not accept deposits by debit card into your account.

If you want to transfer your ISA from another provider to us, you must transfer your full ISA subscription for the current tax year. You can also transfer your previous year's ISA subscription, either partially or in full.

**Subject to eligibility. Please refer to our Online Services Terms and Conditions which can be found on our website.

Can I withdraw money?

Transfers and withdrawals are permitted without notice or penalty. Any funds withdrawn from the account cannot be subsequently replaced in the same tax year.

If you have registered to operate your account online, simply log in and request your withdrawal to your nominated account†.

If you hold a branch account, take your passbook and a form of ID to your local branch and they will action your request.

There are different payment cut-off times depending on the method of withdrawal you require. For further details please visit **kentreliance.co.uk/withdrawals** or call our Head Office.

†Your nominated account must be a UK Bank/Building Society current account held in your name.

Additional information

You may split your current tax year ISA allowance between multiple Kent Reliance ISA products.

If you choose to open multiple Kent Reliance products in the same tax year, these will be treated as a single ISA under HMRC regulations.

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, visiting one of our branches or by visiting **kentreliance.co.uk/additional-support** for more information.

one Savings Bank

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