

Please send your completed application form to: OneSavings Bank, Sunderland, SR43 4AB.

**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** Cash ISA 1 year fixed rate – issue 117

**What is the interest rate?**

Rates effective 11 April 2025		
Annual interest gross p.a*	Monthly interest gross p.a*	AER*
4.26%	4.18%	4.26%

\*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 annual interest is payable, annual interest is paid on maturity. Where payable, monthly interest is paid on the last working day of each month. Where payable, the final interest payment will be made on the maturity date.

**Can Kent Reliance change the interest rate?**

The interest rate on this account is fixed and cannot be changed throughout the account term. Up to date information on our interest rates can be found on our website, [kentreliance.co.uk/interest-rates](https://kentreliance.co.uk/interest-rates), in branch or by calling our head office.

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

Projected balance	
Annual interest	Monthly interest
£1,042.60	£1,042.60
This projection is based on interest being credited to the account at maturity, no withdrawals and no additional deposits.	This projection is based on interest being credited to the account, 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 by post, online\*\* or in branch.

Minimum opening deposit £1,000. | Maximum deposit £1,000,000. | Minimum operating balance £1.

Additional deposits can be made subject to HM Revenue & Customs (HMRC) limits. The maximum you can subscribe to a cash ISA in the current 2025/26 tax year is £20,000.

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.

Transfer of additional ISA funds from other providers are permitted however this request must be received within 30 days of your account being opened. The time required to complete your transfer to Kent Reliance will be determined by your current provider.

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

**Can I withdraw money?**

**Transfers out, withdrawals and closures are permitted subject to 90 days' loss of interest on the amount withdrawn.**

If you transfer out, withdraw or close the account in the first 90 days, you may get back less than you originally invested.

Any funds withdrawn from the account cannot be subsequently replaced in the same tax year.

For postal accounts, send us a signed withdrawal request to Head Office. Alternatively, 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](https://kentreliance.co.uk/withdrawals) or call our Head Office.

We will write to you 14 days prior to the maturity of your ISA notifying you of your options available at the end of the term. If we do not receive your maturity instructions, your funds will be automatically transferred to another product from our current range of available products, which has a term that is closest in length to the product that is maturing and similar terms and conditions.

†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. Under HMRC regulations and where a provider allows, you are permitted to subscribe with multiple cash ISA providers within the same tax year. Currently, you are unable to subscribe with Kent Reliance if you have already subscribed with another provider, unless you are transferring all current year funds to us.

**14 day cooling off period**

You will have 14 calendar days from the date the account is opened to close your account. If you cancel within this cooling-off period, we will return the money in your account, less any pending payments, plus interest earned (if payable), and without charges applied. For any cheques paid into the account, we can't return the funds until they've been cleared which takes up to six working days. If you don't contact us, your account will continue until you or we close it.

You can let us know by calling us on **0345 122 1122**, sending a secure message if have registered for online services or via post at **Customer Services, OneSavings Bank, Sunderland, SR43 4AB.**

## 1. Personal information – Please complete in CAPITALS and BLACK INK

### Cash ISA – 1 year fixed rate – issue 117

1. Title (✓) Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

2. Forename

3. Middle name(s)

4. Surname

5. Date of birth (DD/MM/YYYY)  /  /

6. Occupation

7. Current address  
  
  
Postcode

8. Previous address – only complete if you have lived at your current address less than three years.  
  
  
Postcode

9. Nationality

10. Citizenship

#### Contact details

11. Telephone numbers including area code

Day\*

Evening\*

Mobile\*

Email\*

\* It is important that we are able to contact you immediately about your account and essential updates. Please ensure we have your current email address and contact number.

12. Please supply your National Insurance (NI) number – we cannot process the application form without this.

(Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue & Customs.)

I apply to subscribe for a cash ISA

for the tax year **2 0 2 5** / **2 0 2 6**

**and each subsequent year** until further notice **OR** to add a new cash ISA to my existing Kent Reliance ISA.

## 2. Deposit details (minimum £1,000)

### Source of funding for account opening (ie savings, sale of assets, inheritance etc)

- ☐ Transfer in cash ISA funds from another provider(s) and enclose the appropriate transfer form(s). Please complete one form for each ISA.

#### New deposit

I/We wish to deposit:

☐ By Cash (branch only) £

☐ By Cheque £

Cheques must be made payable in your name(s).

Please write your address on the reverse of the cheque.

#### Transfer from an existing Kent Reliance account

I/We wish to make a transfer:

☐ Partial £

☐ Full balance from my/our existing Kent Reliance account

Account number

## 3. Withdrawal instructions

Please provide your nominated account which will be used for withdrawal/interest/closure purposes. Should electronic verification fail, please provide an original bank statement which shows your name and bank details. Your nominated account must be a UK bank/building society current account held in your name. **Please note** if you take funds out of your account, you cannot subsequently replace them in the same tax year.

Please tick here if an existing nominated account held ☐

Name   
(as it appears on your external account, use CAPITALS & include your TITLE)

Account number

Sort code

#### 4. Interest instruction – Please select ONE of the numbered options below

I would like my interest paid (tick as appropriate) ☐ monthly ☐ annually

I would like my interest (please choose one below)

1. ☐ Added to my account. **(01)**
2. ☐ Transfer to my nominated account as detailed in section 3 above. **(05)**

If the nominated account cannot be verified or you do not make a selection, interest payments will be compounded until your nominated account can be verified.

#### 5. Marketing preferences

The Kent Reliance Group\* would like to contact you by post, telephone, email and/or text message with information about offers, products and services that may interest you. If you are happy to receive this information, please select 'Yes' below:

**I want the Kent Reliance Group to contact me with information about offers, products and services:**

Yes ☐ No ☐

The Kent Reliance Group would like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that may interest you. If you are happy to receive this information, please select 'Yes' below.

**I want the carefully selected third party partners to contact me with information about offers, products and services:**

Yes ☐ No ☐

You can change your preference at any time by contacting Kent Reliance at your nearest branch, by calling us on **0345 122 0022** or emailing us at **mail@krbs.com**

\*The Kent Reliance Group includes: krbs, **krbs.com**, Kent Reliance Banking Services and Kent Reliance.

#### 6. How we use your personal information

We collect and use your personal data in accordance with our privacy policy which can be found at [kentreliance.co.uk/legal/privacy-policy](https://kentreliance.co.uk/legal/privacy-policy) or can be obtained by contacting our Head Office.

##### In Summary:

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online, and information we receive from third parties such as credit reference agencies and fraud prevention agencies.
- We use information held about you in order to provide our services to you, to improve and market our services, and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).
- Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
  1. Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract;
  2. Processing of your data is necessary for compliance with a legal obligation which we are subject to;
  3. We have obtained your consent;
  4. Processing your data is necessary to protect your vital interests or the vital interests of another person; and
  5. Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms.
- 6. We may share information about you with other members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g. our regulators).
- We typically store your information in the UK. In certain instances however your information may be transferred to jurisdictions outside of UK. If this is the case, we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will delete it. The period will vary depending on the purposes for which the information was collected and if the information is subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.
- We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit [kentreliance.co.uk/legal/privacy-policy](https://kentreliance.co.uk/legal/privacy-policy) from time to time to stay informed about how we use your information.

## 7. Further support with managing your account

Do you require literature or information about your account in one of these alternative formats?

Applicant Large Font ☐ Braille ☐ Audio ☐ N/A ☐

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you

Would you like us to contact you to see what further support we can offer you?

Applicant Yes ☐ No ☐

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

How would you like us to contact you?

Applicant Post ☐ Phone ☐ Secure message ☐

Secure message will be available to you once you've registered for online services.

Alternatively, if you'd like to contact us please call us on **0345 122 1122** or visit your local branch.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time. ☐

If you need any additional support managing your account, please contact us via phone, email or secure message (if you've registered for Online Services) or by visiting **kentrelance.co.uk/additional-support** for more information.

## 8. Consent and declaration

Please read the section below.

If you agree with its contents please sign in the space below to confirm this.

I confirm and declare that:

1. I have read the section – “How we use your personal information”.

**Please note**, the Savings General Terms and Conditions (including the ISA Terms & Conditions) together with the product specific Terms and Conditions set out on the front of this application form (the Terms) is the agreement upon which we intend to rely for this account. For your own benefit and protection it is important that you read the Terms carefully before signing this application form. If you do not understand any part of them, please ask a member of our staff for further help/information. By signing this form, you agree to the Terms.

2. I have received and understood the Terms and agree to be bound by them. I have also received the interest rate leaflet for savings.

3. The sum stated in Section 2 is being invested in Kent Reliance by me as sole beneficial owner.

4. I apply to subscribe for a cash ISA for the tax year 2025/26 and each subsequent year until further notice.

5. I am declaring that:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed/made payments, and will not subscribe/make payments more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and a Lifetime ISA in the same tax year;
- I have not subscribed, and will not subscribe, to another cash ISA in the same tax year that I subscribe to this cash ISA;
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Kent Reliance if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Kent Reliance:

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- To make on my behalf any claims to relief from tax in respect of ISA investments.

6. I have been provided with and read the FSCS information sheet.

I declare that this application form has been completed to the best of my knowledge and belief.



Protected

Signed

Date   /   /