# 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 70

	Gross rate % p.a.		
	Annual interest	Monthly interest	AER %
£1,000 +	4.96	4.85	4.96
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1. Rates effective 06 April 2024

### 60 day notice savings account - issue 52

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	AER 70
£1,000 +	5.13	5.01	5.13
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1. Rates effective 10 January 2024

The Demelza Children's savings account – issue 10

	Gross rate % p.a.		AER %
	Annual interest	interest Monthly interest	AEK 70
£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 143

	Gross rat	te % p.a.	AER %
	Annual interest	Monthly interest	AER %
£1,000 +	4.85	4.75	4.85

This is a limited edition product and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1. Rates effective 24 April 2024

# Tax-free savings\* accounts

### Cash ISA – easy access – issue 49

	Tax-free %		AER %
	Annual interest	Monthly interest	AER %
£1,000 +	4.82	4.72	4.82
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1 (£1,000 to receive monthly interest). Minimum operating balance £1. Rates effective 12 April 2024

### Cash ISA – fixed rate

	Tax-free %		AER %
	Annual interest	Monthly interest	AER %
<b>1 year</b> – issue 96	4.65	4.55	4.65

### These are limited edition products and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1. Rates effective 12 April 2024

\*Subject to eligibility.

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