

Easy access savings account

Summary Box

This Summary Box contains the specific terms and conditions for this account and where applicable, supersedes our Savings general terms and conditions.

| | | | |
|---|--|------------------------------------|-------------------------------------|
| Account Name | Easy access savings account - issue 25 | | |
| What is the interest rate? | Rates effective 5 April 2018 | | |
| | Tier | Annual Interest gross p.a.* | Monthly Interest gross p.a.* |
| | £1000+ | 1.21% | 1.20% |
| | £1 - £999 | 0.10% | 0.10% |
| | <p>*Gross p.a. is the rate of interest paid without the deduction of tax per annum. Please note that the automatic deduction of tax on savings interest ceased with effect from 6 April 2016. 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.</p> <p>Interest is calculated daily and can be credited to the account or transferred to your elected account.</p> <p>Annual interest is paid on 5 April each year. Monthly interest is paid on the last working day of each month.</p> | | |
| Can Kent Reliance change the interest rate? | <p>Up to date information on our interest rates can be found on our website, www.kentreliance.co.uk/interest-rates, in branch or by calling our head office.</p> <p>The interest rate on this account is variable and can change at any time.</p> <p>If your account balance is £100 or over, when we make a rate reduction we will personally notify you of the change at least 14 days in advance of the change taking effect.</p> <p>Please refer to Condition 7 of our Savings general terms and conditions for full details on interest rate changes.</p> | | |
| 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 |
| | £1000 | £1,012.10 | £1,012.10 |
| | <p>These projections are based on interest being credited to the account, no interest rate changes, no withdrawals and no additional deposits.</p> | | |
| | <p>The above projections are provided for illustrative purposes only and do not take into account individual circumstances.</p> | | |
| How do I open and manage my account? | <p>This account can be opened and operated by post, online or in branch.</p> <p>Minimum opening deposit £1,000.</p> <p>Maximum deposit £1,000,000.</p> <p>Minimum operating balance £1.</p> <p>Additional deposits can be made by cash (only available at our branches), cheque or bank transfer. If you have registered to operate your account online**, you can also add funds using your debit card.</p> <p>**Subject to eligibility. Please refer to our Online Services terms and conditions which can be found on our website.</p> | | |
| Can I withdraw money? | <p>Withdrawals are permitted without notice or penalty.</p> <p>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†.</p> <p>If you hold a branch account, take your passbook and a form of ID to your local branch and they will action your request.</p> <p>There are different payment cut-off times depending on the method of withdrawal you require. For further details please visit www.kentreliance.co.uk/withdrawals or call our Head Office.</p> <p>†Your nominated account must be a UK Bank/Building Society account held in your name.</p> | | |
| Additional Information | <p>We pay interest without deducting income tax, unless HM Revenue and Customs (HMRC)/the law requires otherwise. However, depending on your personal circumstances, you may be liable to pay income tax on the interest you have earned. Please visit www.gov.uk for further information.</p> | | |

1. Personal Information

Please complete in CAPITALS and BLACK INK

1st Applicant

Are you currently or have you previously been a customer of Kent Reliance? Yes No

- Title (✓) Mr Mrs Miss Ms Other
- Forename
- Middle name(s)
- Surname
- Date of birth / /
- Occupation
- Current address

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

 Postcode
- Nationality
- Citizenship
- National Insurance number
(Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue & Customs.)
- Country/Countries of residence for tax purposes
- Tax Identification number (Required for all non-UK tax residencies. Please note, Jersey and Guernsey are not part of the UK for these purposes.)
- Telephone numbers including area code
Preferred
Alternative
Mobile
Email

2nd Applicant Operator of account

Are you currently or have you previously been a customer of Kent Reliance? Yes No

- Title (✓) Mr Mrs Miss Ms Other
- Forename
- Middle name(s)
- Surname
- Date of birth / /
- Occupation
- Current address

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

 Postcode
- Nationality
- Citizenship
- National Insurance number
(Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue & Customs.)
- Country/Countries of residence for tax purposes
- Tax Identification number (Required for all non-UK tax residencies. Please note, Jersey and Guernsey are not part of the UK for these purposes.)
- Telephone numbers including area code
Preferred
Alternative
Mobile
Email

2. Deposit Details (minimum £1,000)

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

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

Please return your passbook (if applicable).

3. Interest Instruction **Please select ONE of the numbered options below**

I/We would like my/our interest paid (tick as appropriate) monthly annually

I/We would like my/our interest (please choose **one** below)

1. Added to my/our account. **(01)**

2. Transferred to another Kent Reliance (non ISA) account. **(02)**

Account number

3. Transferred to a non Kent Reliance account. **(05)**

Account number Sort code

Account name/reference or roll no. (if applicable)

4. Withdrawal Instructions

Please tick **one** box: One signature required All signatures required (any withdrawals requested in branch and by post will require all parties to authorise the transaction)

To add a nominated account for withdrawal/closure purposes please complete the details below. 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 account held in your name.

1st Applicant

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 --

2nd Applicant (Account holders only)

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 --

5. Marketing Preferences

The Kent Reliance Group* may wish to contact you from time to time to conduct customer surveys and provide information about our products and services that we believe may be of interest to you.

If you do not wish to be contacted by the Kent Reliance Group* regarding our products and services, please tick this box

1st Applicant 2nd Applicant (not applicable to operators)

The Kent Reliance Group* would also like to share your details with carefully selected third parties so that they may contact you with information about our product and services.

If you do not wish to be contacted by third parties regarding our products and services, please tick this box

1st Applicant 2nd Applicant (not applicable to operators)

You can change your marketing preferences at any time by writing to Kent Reliance, PO BOX 601, Chatham, Kent, ME4 9DX. Alternatively, if you are registered for online services, you can send us a secure message.

*The Kent Reliance Group includes: krbs, Kent Reliance Banking Services, Kent Reliance and the Kent Reliance Provident Society.

6. How we use your personal information

The information which you provide to us (Kent Reliance Banking Services) or which we obtain through our dealings with you or in connection with your account will be held by us on our computers and in other records. We may use your personal information to help us provide the products and services you are applying for, to deal with your enquiries and requests, to improve the quality of our products and services and to conduct an electronic search on you via the services of external agencies in order to confirm your identity and comply with money laundering regulations.

We may also share your information with third parties (including law enforcement agencies) to protect both ourselves and our customers against theft or fraud and we may pass your information to anyone you appoint to administer/operate your account on your behalf. We may also disclose your details where we are required to do so by law and to successors in title to our business, our service providers, appointed representatives and related entities (including Kent Reliance Provident Society Limited (the "Provident Society")), subsidiaries of Kent Reliance or the Provident Society, or any subsidiary, holding company or affiliate from time to time of any entity named in this application (the "Kent Reliance Group") in order to provide the products and services you need.

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to the Head of Compliance at Kent Reliance, PO Box 601, Chatham, ME4 9DX.

Where an applicant's account is administered on its behalf by an operator, we may use both the applicant's and operator's personal information for any of the purposes disclosed above.

7. Becoming a member of the Provident Society

Kent Reliance Provident Society (KRPS) is a mutual organisation formed as part of the transfer of Kent Reliance Building Society's business to OneSavings Bank plc (OSB), which trades primarily as Kent Reliance. KRPS makes sure that the voice of its members, the customers of Kent Reliance, is heard at all levels of the Bank, including the Board. It also operates a prize draw and makes charitable donations on behalf of the membership. For more information on the Kent Reliance Provident Society (KRPS) please visit www.kentreliance.co.uk/provident-society

Please note that membership of the Provident Society is voluntary and you do not have to become a member of the Provident Society in order to open an account with Kent Reliance. However, if you do not become (or cease to be) a member of the Provident Society, you will not be entitled to:

- Receive notice of, attend and/or vote at any meetings of the Provident Society;
- Any membership points (as described in the Rules, a copy of which are available on request or visit www.kentreliance.co.uk/provident-society);
- Any dividend or other distribution (if any) declared or paid by the Provident Society from time to time; or
- Any other right or benefit which the members of the Provident Society, solely in their capacity as members, are entitled to under the Rules of the Provident Society or otherwise

Notes for KRPS membership:

- Please note, the minimum age for membership is 16.
- I/We understand that where the account is applied for in the name of a child, the child will not qualify for membership of the Provident Society until he or she reaches the age of 16.
- By consenting to membership, you agree to be bound by the Rules for the time being in force. A copy of the Rules is available on request and/or at the Provident Society's website, www.kentreliance.co.uk/provident-society.
- Joint Accounts – only the first-named account holder will be designated as the 'Representative Member' and entitled to certain membership rights as set out in the Provident Society's Rules.
- Any person who applies to be the 'Operator' of an account (as opposed to a joint account holder) is NOT entitled to become a member of the Provident Society.
- Under the Provident Society's existing membership points scheme (as referred to in its Rules) (the 'Membership Points Scheme'), where one joint account holder or, as applicable, person who has entered into a qualifying specified transaction, does not become (or ceases to be) a member of the Provident Society, this will not affect the rights of any other account holder who is and remains a member of the Provident Society for the award of membership points (if any) under the Membership Points Scheme

Please **select ONE** of the following options for each applicant applying:

| | 1st Applicant | 2nd Applicant* |
|--|--------------------------|--------------------------|
| I am already a member of the Provident Society | <input type="checkbox"/> | <input type="checkbox"/> |
| I want to become a member of the Provident Society | <input type="checkbox"/> | <input type="checkbox"/> |
| I do not want to become a member of the Provident Society | <input type="checkbox"/> | <input type="checkbox"/> |

*please do not complete if you are/applying to be an operator

8. Consent and Declaration

1. I/We have read the section – 'How we use your personal information'. Where I/we have decided to become a member(s) of the Provident Society, I/we have also read the section headed 'Becoming a member of the Provident Society' By signing this form (whether as an applicant or operator), I/we consent to the uses and disclosures of information listed.
2. This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.
3. I/We declare that the sum stated in section 2 is being invested in Kent Reliance by me/us as sole/joint beneficial owner(s).
4. I/We declare that these funds are not held by me/us as trustee(s) for bodies corporate.
5. Joint accounts – we understand that in the event of the death of one of us, the account will be vested in the survivor(s).
6. I/We have received, read and understood the interest rates leaflet for savings.
7. I/We declare that, to the best of my/our knowledge and belief, the information I/we have given on this form is true.

9. Financial Services Compensation Scheme (FSCS)

I/We acknowledge that I/we have been provided with, and confirm that I/we have read, the FSCS information sheet (✓).

1st Applicant 2nd Applicant (or operator of the account)

1ST APPLICANT (not required if under 7 years of age)

Signed

Date / /

2ND APPLICANT (or operator of the account)

Signed

Date / /



krbs, Kent Reliance Banking Services and Kent Reliance are trading names of OneSavings Bank plc. Registered in England and Wales (company number 7312896). Registered office: Reliance House, Sun Pier, Chatham, Kent, ME4 4ET. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

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