

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 75

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.35	4.27	4.35
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 08 November 2024

60 day notice savings account - issue 58

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.70	4.60	4.70
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 22 November 2024

The Demelza Children's savings account – issue 10

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£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 155

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.65	4.55	4.65

This is a limited edition product and can be withdrawn at any time.

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

Two year exclusive fixed rate bond – issue 5

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.51	4.42	4.51

This is a limited edition product (for existing customers only) and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 29 November 2024

Tax-free savings* accounts

Cash ISA – easy access – issue 54

	Tax-free %		AER %
	Annual interest	Monthly interest	
£1,000 +	4.30	4.22	4.30
£1 - £999	0.10	0.10	0.10

Minimum opening deposit £1 (£1,000 to receive monthly interest).
Minimum operating balance £1.
Rates effective 08 November 2024

Cash ISA – fixed rate

	Tax-free %		AER %
	Annual interest	Monthly interest	
1 year – issue 110	4.50	4.41	4.50
2 year – issue 85	4.38	4.29	4.38

These are limited edition products and can be withdrawn at any time.

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

*Subject to eligibility.

To open an ISA your National Insurance (NI) Number will be required.

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.

