

### Summary Box

Account name	<b>Easy Access Savings Account</b> You will be notified of the new issue number when your Account moves to the new Online Services.				
What is the interest rate?		Annual interest		Monthly interest	
	Account Balance	Gross <sup>1</sup>	AER <sup>2</sup>	Gross <sup>1</sup>	AER <sup>2</sup>
	£1+	<b>You can find the current interest rate by logging into your existing Online Services. After your Account has moved to the new Online Services, this Key Features and Summary Box can be viewed in the 'Account Documents' section, showing the applicable interest rate as of the date the Account is moved.</b>			
	Interest from this Account may be paid monthly or annually either into this Account or your Nominated Account. Interest will be paid with the same frequency and to the same account that it was paid prior to the Account being moved to the new Online Services. This cannot be changed.				
	<ul style="list-style-type: none"><li>• <b>Annual interest</b> -Interest will be paid on 5 April each year.</li><li>• <b>Monthly interest</b> - Interest will be paid on the first day of every month.</li><li>• Interest is calculated daily based on the end of day balance in the Account.</li></ul>				
Can Kent Reliance change the interest rate?	<b>Yes</b> , 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, <a href="http://www.kentreliance.co.uk/interest-rates">www.kentreliance.co.uk/interest-rates</a> . For full details of interest rate changes, please refer to Condition 17 of our Savings Account Conditions.				
What would the estimated balance be after 12 months based on a £1,000 deposit?		Annual interest		Monthly interest	
	Deposit	Interest earned	Balance after 12 months	Interest earned	Balance after 12 months
	£1,000	<b>After your Account has moved to the new Online Services, this Key Features and Summary Box can be viewed in the 'Account Documents' section and will show the estimated balance based on the applicable interest rate as of the date the Account is moved.</b>			
	The above examples are for illustrative purposes only; they do not take account of your individual circumstances and make the following assumptions:				
	<ul style="list-style-type: none"><li>• Your deposit is paid into the Account when it is opened.</li><li>• No further deposits or withdrawals after your initial deposit.</li><li>• No interest rate changes.</li><li>• The period does not cover a leap year.</li><li>• Interest is credited to the Account.</li></ul>				
How do I open and manage my account?	<ul style="list-style-type: none"><li>• You must be aged 18 or over and reside in the UK. The Account cannot be used by clubs or charities or held in trust for anyone else.</li><li>• The Account can only be operated using our Online Services.</li><li>• Minimum Account balance of £1, maximum Account balance of £499,999.99.</li><li>• The Account can be held in your sole name or jointly (max. 2 people per account). You have the option to invite an additional Account holder which means each of you will be able to manage and operate the Account.</li><li>• Deposits into the Account must be made by Electronic Transfer from your Nominated Account or from another account you have with us operated using the same Online Services.</li><li>• If you would like to get in contact with us, please:<ul style="list-style-type: none"><li>- call us on: 0345 122 1120 or</li><li>- email us at: <a href="mailto:customerservice@kentreliance.co.uk">customerservice@kentreliance.co.uk</a></li></ul></li></ul> <p>Operating Hours:</p> <ul style="list-style-type: none"><li>- Monday – Thursday 08.00 – 19.00</li><li>- Friday – 08.00-18.00 and Saturday 09.00 – 14.00</li><li>- Closed Sundays and Bank Holidays</li></ul>				

Account name	<b>Easy Access Savings Account</b> You will be notified of the new issue number when your Account moves to the new Online Services.
Can I withdraw money?	<b>Yes</b> , you can make withdrawals at any time by using our Online Services to your Nominated Account or to move money between other Kent Reliance accounts you have with us which are operated through the same Online Services (subject to the Specific Conditions of the chosen Account). Our daily withdrawal limits and details of timings for withdrawals can be found on our <a href="#">Website</a> .
Additional information	<p><b>How interest on your savings is taxed</b></p> <p>We do not deduct tax from the interest we pay. It's your responsibility to ensure that any tax is paid; the way interest is taxed depends upon individual circumstances and may change in the future.</p> <p><b>FSCS – Financial Services Compensation Scheme</b></p> <p>Your eligible deposits held by a UK establishment of OneSavings Bank Plc trading as Kent Reliance are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.</p> <p>Any deposits you hold above the limit are unlikely to be covered. Further details can be found in the Information Sheet which can be found by logging in to our Online Services.</p> <p>For further information about the compensation provided by the FSCS, please refer to the FSCS website at <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p> <p><b>Definitions:</b></p> <ul style="list-style-type: none"> <li>• <b><sup>1</sup>Gross.</b> The interest that you earn on money in your Account before income tax is deducted.</li> <li>• <b><sup>2</sup>AER.</b> This stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</li> </ul> <p>The definitions section of our Savings Account Conditions define what Account, Electronic Transfers, Faster Payments, Nominated Account, Online Services, Payment Instruction and Website mean.</p>

To make sure this is the right product for you, please read this Summary Box in conjunction with the Specific Conditions on the next page (together called the Key Features and Summary Box document), together with our Savings Account Conditions. These together make up our Agreement with you.

If there is a difference between the Key Features and Summary Box document and the Savings Account Conditions, the conditions in the Key Features and Summary Box will apply.

## Points to note

- **How to make a complaint:** Our aim is to always provide quality products and services. If you feel this hasn't been achieved, let us know and we'll do our best to deal with your concerns to your full satisfaction. More information on this is in the 'How to make a complaint' section of our Savings Account Conditions or ask for a copy of our complaints procedure.

## Specific Conditions

- **Defined terms** - certain words and phrases (in bold) in these **Specific Conditions** have the meanings given to them in the **Savings Account Conditions**.
- **Applicants** - must be 18 or over and reside in the UK. Please note the UK doesn't include the Channel Islands and the Isle of Man.
- **Account use** - the **Account** is a personal savings account which can be held in your sole name or jointly with another person. The **Account** cannot be used for clubs or charities or held in trust for anyone else.
- **Account limits** - the minimum **Account** balance is £1. The maximum **Account** balance is £499,999.99.
- **Interest rates** - the interest rate is variable as mentioned above and can change at any time.
- **Deposits** - you can only deposit funds into the **Account** from your **Nominated Account** by **Faster Payments** or by **Internal Transfer** from another account you have with us operated using the same **Online Services**. You can deposit funds up to the total balance of £499,999.99.
- **Withdrawals** - can be made at any time to your **Nominated Account** or another account you have with us operated through the same **Online Services** (subject to the **Specific Conditions** of the that **Account**). Further information on making withdrawals and how long it will take for the payment to reach your bank where your **Nominated Account** is held can be found on our **Website** and in Condition 9 of the **Savings Account Conditions**.
- **Electronic Transfers** - You cannot make withdrawals from or payments to your **Account** by **CHAPS**.
- **Interest payments** - interest will be paid monthly or annually into this **Account**, or into your **Nominated Account** in the same way that it was paid prior to the **Account** being moved to the new **Online Services**.
- **Interest payment date** - if interest is paid monthly, interest will be paid on the first day of every month. If interest is paid annually, it will be paid on 5 April every year.
- **Payment of interest to your Nominated Account** - interest will be received in your **Nominated Account** on the same day interest is paid.
- **Closure of Account** - you can close your **Account** any time by using our **Online Services**. We'll send the money to the **Nominated Account** or if you have a joint **Account** to the **Nominated Account** of the **Account** holder who requested the closure. Further information about closure of your **Account** can be found in Condition 19 of the **Savings Account Conditions**.