

**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 18 month fixed rate – issue 2

**What is the interest rate?**

Rates effective 09 January 2026

Annual interest gross p.a*	Monthly interest gross p.a*	AER*
4.00%	3.93%	4.00%

\*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](http://kentreliance.co.uk/interest-rates), in branch or by calling our head office.

**What would the estimated balance be after 18 months based on a £1,000 deposit?****Projected balance**

Annual interest	Monthly interest
£1,060.00	£1,060.00
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 online\*\* or in branch.

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

Make your opening deposit and or apply to transfer an ISA from another provider within 7 days or your account will be closed.

Transfer of additional ISA funds from other providers must be received within 30 days of your account being opened.

Once your account is open and you have made your opening deposit, you can make unlimited additional deposits subject to HMRC limits. 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.

If you want to transfer your ISA from another provider to us, you must transfer your full ISA subscription for the current tax year. You can also transfer your previous year's ISA subscription, either partially or in full.

\*\*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 135 days' loss of interest on the amount withdrawn.** If you transfer out, withdraw or close the account in the first 135 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.

If you have registered to operate your account online, simply log in and request your withdrawal to your nominated account<sup>†</sup>.

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](http://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.

<sup>†</sup>Your nominated account must be a UK Bank/Building Society current account held in your name.

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<b>Additional information</b>	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.
<b>14 day cooling off period</b>	<p>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.</p> <p>You can let us know by calling us on <b>0345 122 1122</b>, or by sending a secure message if have registered for online services.</p>

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We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing, visiting one of our branches or by visiting [kentreliance.co.uk/additional-support](http://kentreliance.co.uk/additional-support) for more information.



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