Online Services Terms and Conditions

Effective from 3 July 2023.

These Online Services Terms and Conditions apply to all savings accounts other than those fixed rate bonds opened prior to 21 August 2021. For these accounts, the Online Services Terms and Conditions effective 30 August 2019 will apply, and can be found on our website **kentreliance.co.uk/support**.

KentReliance

1. Definitions

'Account' means any savings account, where these Online Services Terms and Conditions apply, that you currently hold with Kent Reliance which is either in your own name or held jointly with somebody else.

'Group' means OneSavings Bank plc and its subsidiaries.

'Kent Reliance' 'krbs', 'We', 'Us' and similar expressions refer to OneSavings Bank plc.

'Nominated Account' means a UK Bank/Building Society current account in your name. This account will be used as the account to which all Account withdrawals that you make online will be paid. Nominated Account details are linked to each of the Account holders and not to the Account itself.

'Operated Accounts' means an Account that may be operated by a person other than the Account holder.

'Power of Attorney/Lasting Power of Attorney' is a form of legal authority by which a person (the "donor") permits another person or persons to make certain decisions and manage certain affairs on the donor's behalf.

'Read-only access' means a restricted version of the Service whereby you will not be able to deposit or withdraw funds, but will still be able to log on and view your Account.

'Security Details' means the user identification number, secret word, passwords, codes, numbers and/or other security information or login details as agreed from time to time that are used to access your Account online.

'Service' means the Kent Reliance secure online portal accessed when using the Internet.

'SMS Alert' means a text alert service by which we will send a message to your mobile phone to alert you to any circumstances listed in condition 16.7 below.

'Working Day' means Monday – Friday, and excludes Saturdays, Sundays and any national holiday in England. If our last working day before Christmas Day (25th December) falls on a week day (Monday to Friday), that working day will end at 12pm and the remainder of that day will be treated as a non-working day. If New Year's Eve (31 December) falls on a weekday (Monday to Friday), that working day will end at 4pm and the remainder of that day will be treated as a non-working day.

'You'/'Your' means the person(s) registered for our Service and who has an Account(s) with us on which the Service is available.

2. Who we are

2.1 Your account is with OneSavings Bank plc trading as Kent Reliance, krbs and Kent Reliance Banking Services. For information about our group of companies, please visit **onesavingsbank.com**

2.2 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).

3. General

3.1 Your agreement with us for the use of the Service consists of these Online Services Terms and Conditions and any additional terms and conditions we give to you relating to the Service (the 'Terms') and the Savings General Terms and Conditions, which for this purpose includes any terms and conditions specific to the particular account you have (the 'General Terms').

3.2 In the event of a conflict between these Terms and the General Terms, the General Terms will prevail.

3.3 We may change these Terms in accordance with the "Changes to interest rates and Terms and Conditions" provision at condition 28 of the General Terms.

3.4 No third party will have any rights under these Terms.

3.5 You must be aged 18 or over to register for the Service and/or to operate an Account using the Service. To use the Service, you must also have a registered email address in your own name, which you do not share with anyone else.

3.6 You must not open or operate an Account using the Service on behalf of another person.

3.7 If you contact us electronically, we may collect your electronic identifier, (e.g. Internet Protocol (IP) address) supplied by your service provider.

3.8 All notices given by us to you under the Terms (including any changes to the Terms) will be given to you personally and this may be subject to the requirements of condition 19 below. All personal notices will be given in writing, by email or by a secure message via the Service portal.

3.9 Please see condition 24 below for contact details of the Customer Services Team.

4. System capabilities

You can access the Service using the current version of most Internet browsers and some versions of the Internet Explorer browser.

5. Secure messaging

5.1 You may send us, and we may send you, secure messages using the Service through the 'Messages' function.

5.2 If you send us a message, we will aim to respond to you within three Working Days.

5.3 Once you have sent a request we may not be able to reverse it before it is implemented.

5.4 You must not send us messages:

5.4.1 which require immediate attention, including payment requests (in this case please call the Customer Services Team on the number below at condition 24).

5.4.2 on behalf of any other person or in relation to our dealings with any other person;

5.4.3 in relation to any of your products or services that you can access via the Service that you hold with any Group company or with third party companies other than OneSavings Bank plc; or

5.4.4 which are offensive, frivolous or otherwise inappropriate.

5.5 We may send you messages concerning any products or services which you have with us, including the Service, or any other service related matters. You should check your messages regularly every time you log on to the Service as the messages may contain important information.

6. Availability of the Service

6.1 We endeavour to provide the Service to enable you to access account information on a continual basis. You will only be able to make payments out of your account using the Service on a Working Day. If you attempt to make a payment out of your account on a non-Working Day, it will be processed on the next Working Day. Please see condition 11 of the General Terms for more information.

6.2 Whilst we will make reasonable efforts to provide an undisturbed Service, we will not be liable for any failure to provide the Service, in part or full, for any cause that is beyond our reasonable control. This includes:

6.2.1 any suspension of the Service associated with any reasonably necessary maintenance and/or upgrade of the Service;

6.2.2 the systems of any party used to provide the Service; or

6.2.3 any suspension or reduction in functionality in relation to the Service that has been caused, in whole or in part, by the actions of any third party.

6.3 Where possible, we will do our best to notify you of any planned maintenance and upgrades to our systems.

6.4 Whenever we are unable to offer a full transactional service, we will attempt to provide Read-only access to your Account(s) online, and where possible, we will service your request by telephone or written request.

6.5 Use of the Service is primarily for customers based in the United Kingdom, so you may not be able to access your Account online when attempting to use the Service outside the United Kingdom.

6.6 We reserve the right at any time to withdraw any or all of the Service entirely where, in our reasonable opinion, it is not commercially viable to continue with some or all of the Service either for a temporary period or permanently. Where possible we will give you reasonable prior notice. Where the Service ceases, your Account will be converted into an offline version of the savings product you hold and we will advise you how you can access your Account.

7. Joint accounts

7.1 Joint accounts opened via the Service are subject to a maximum of two applicants per Account. We are unable to offer the Service on accounts with more than two Account holders. In the event you wish to open an account with more than two Account holders, this can be done in branch or by submitting a postal application.

7.2 For customers opening a joint account, the first Nominated Account must be held in the name of the first applicant for identity verification purposes only.

7.3 The second applicant may also have a Nominated Account associated with the joint Account. Such Nominated Account must be in the second applicant's own name for identity verification purposes and you must contact us to register the account with us before it can be associated with the Service. Once the second applicant's Nominated Account is registered with us in accordance with this condition, the second applicant will be able to make withdrawals from your joint Account via the Service to that Nominated Account.

7.4 Payments from the joint account can only be credited to the Nominated Account of the joint account holder who is instructing us to make the payment.

8. Fees

8.1 You are liable for any telephone or other communication charges and any charges made by your Internet Service Provider or any other third party as a result of the use of the Service by you.

8.2 Please see our website **kentreliance.co.uk** for any specific fees and charges. We may introduce or vary fees and charges in accordance with the conditions set out in condition 28 of the General Terms. If you do not accept the changes, you may terminate your subscription to the Service by notifying us in writing, sending us a secure message via the Service, or by calling the Customer Services Team on the number below at condition 24.

9. Security of data

9.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of your Security Details. You must not disclose your Security Details to any other person or record your Security Details in any way that may result in them becoming known to another person.

9.2 Please note that after initial registration we will never contact you, or ask anyone to do so on our behalf, requesting you to disclose your Security Details in full (this includes the police and other authorities). If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine), then it is likely to be fraudulent and you must not supply your Security Details to them under any circumstances. You should report any such requests to us immediately by calling us on our freephone fraud prevention number **0800 077 8210.**

9.3 Be wary of emails or telephone calls asking you for any Security Details and treat emails you receive claiming to be from us with caution.

9.4 Never enter personal details into a website which you have reached by clicking a link in an email. Always access our Service by typing the address into your web browser or through our website **kentreliance.co.uk**. We would never send an email with a link to a page which asks you to enter your Security Details.

9.5 Be wary about recording any Security Details on software which retains it automatically (for example, any computer screen which prompts you to 'save password' or the 'save password' feature in your Internet browser).

9.6 You should check all payments on your Account carefully. If you believe a payment shown was not authorised by you, you must notify us without delay and in any event within 13 months after the date of the payment by calling our freephone fraud prevention number **0800 077 8210**. As long as we have no reason to believe that you are not entitled to a refund and you notify us in accordance with this condition, we will refund the unauthorised payment by the end of the following Working Day and put your Account back into the position it would have been in, had the payment not taken place.

9.7 If you suspect someone knows your Security Details or you suspect your Account may be at risk you should tell us as soon as possible and without undue delay by calling us on our freephone fraud prevention number **0800 077 8210**. If you fail to do so, you may be liable for any unauthorised payments on your Account confirmed by use of your Security Details.

9.8 We would never contact you to:

9.8.1 ask you to authorise the transfer of money to a new account or hand over cash;

9.8.2 ask for your secret word or passwords in full on the phone or via email, including keying your secret word into the phone keypad;

9.8.3 make arrangements to send someone to your home to collect cash, bank cards or anything else;

9.8.4 ask you to send personal or banking information via text;

9.8.5 ask you to carry out a test transaction online unless this is in agreement with you and is processed only by you through the secure online portal;

9.8.6 advise you to buy land or other commodities; or

9.8.7 ask you to authorise the transfer of money to a new account that is not held with us or in your name.

9.9 We would never ask you to send personal or banking information via email. In exceptional circumstances only you may instruct us to accept personal or banking information via email. We are not obliged to accept such instruction and you accept the whole risk in sending such information via email and acknowledge that we will have no liability in relation to accepting such instructions or for the loss of such information which is sent via email.

9.10 You should take care when entering the details of anyone you want to transfer money to, as if we carry out a payment according to the information you give us, we will not be responsible if the money does not reach the intended account. You should not leave any device unattended while you are logged on to your Account as another person may use your Account.

10. Funding your account

10.1 When your Account has been successfully opened and your identity verified, you will have fourteen days to fund your Account. If we do not receive a payment from you, we will remove your details from our system and you will need to go through the Account opening procedure again.

10.2 Please note that we do not accept deposits made by debit or credit card. Any deposits made by debit or credit card will be returned and another method of payment will be requested.

11. Withdrawals

11.1 You authorise us to accept and act on your instructions and subject to the terms and conditions of the particular Account, to debit your Account(s) and credit your Nominated Account with the amounts involved when the payment has been authorised by you. You authorise a payment by logging on to the Service and providing whatever other Security Details and/or following whatever procedure we may require at the time you request that we make the payment. Once you have submitted the correct Security Details and/or successfully completed whatever procedure we require you to follow, you will not be able to revoke your payment request.

11.2 For a joint Account, we will act on the instructions of either Account holder. Each Account holder is jointly and severally responsible for all payments carried out in relation to the Account.

11.3 We are unable to edit future dated payments online. If a future dated payment needs to be amended you will need to delete the payment request and immediately call the Customer Services Team on the number below at condition 24.

11.4 All payment requests made online will be transferred to the Nominated Account, details of which you provided when opening your latest Account online or when registering for the Service. It is your responsibility to ensure that the Nominated Account remains available to accept funds.

11.5 You will not be able to add or withdraw funds online from a branch-based Account for which you hold a passbook.

11.6 Each time you open a new Account you will be required to re-confirm your Nominated Account and you will have the option to change this. All existing monthly and annual interest payment details will remain unchanged, but your Nominated Account for making payments online will be updated.

11.7 Payments online from joint Accounts will be credited to the Nominated Account of the first applicant in accordance with condition 7.2 above. Unless the second applicant has set up a Nominated Account in accordance with condition 7.3 above they will only be able to make payments via the Service to the Nominated Account of the first applicant.

12. Timings for payments

12.1 Deposits

12.1.1 Deposits can be made as set out in condition 10 of the General Terms.

12.2 Withdrawals

12.2.1 Payments will be processed according to the timescales set out in Table 4 of the General Terms. For more information on the timescales applicable to payments, please go to **kentreliance.co.uk/withdrawals**. Alternatively, you can ask us for a paper copy of the up to date timescales.

13. Opening a new account

13.1 If you are an existing online banking customer and you wish to open a new Account, you must effect this by logging into the Service and selecting the account you wish to apply for. We cannot process any requests for new online Accounts from existing customers, unless the customer has requested it through the Service.

14. Accounts not eligible for online banking

14.1 The Service will not be available for particular types of account where the product literature states it cannot be operated online.

14.2 Accounts with any of the following attributes cannot normally be operated online:

14.2.1 Power of Attorney/Lasting Power of Attorney;

14.2.2 Court of Protection;

14.2.3 Operated accounts;

14.2.4 Accounts where we have been notified of the death of an Account holder;

14.2.5 Accounts that have been flagged by us as inactive or dormant; or

14.2.6 Overseas customers.

14.3 You must notify the Customer Services Team if you become aware that any of the above attributes apply to your Account. If you are already registered online and your Account is later identified as being subject to one of the above attributes, your Service will be terminated and the Account will have to be operated via post until the situation is resolved. If you find yourself in this position, please call the Customer Services Team as soon as possible on the number below at condition 24.

15. Responsibilities and our liabilities

15.1 You will be responsible for all losses you may incur if you act fraudulently in the use of the Service.

15.2 You will be responsible for all losses if you intentionally or negligently fail to use the Service in accordance with the Terms (including keeping your Security Details safe and notifying us as required in accordance with condition 9.7 above). You will not be responsible for any losses you incur after you have notified us of the loss or theft, or suspected use by a third party of your Security Details in accordance with condition 9.7 above.

15.3 We will take reasonable care to ensure that any information provided to you by the Service is an accurate reflection of the information contained on our computer systems or, where the information is provided by a third party, accurately reflects the information we receive from that third party. Where information provided via the Service is beyond our reasonable control (for example it is provided by a third party) we cannot guarantee that it is accurate or error free. We may also explain that some information is provided subject to certain restrictions or on a specific basis (for example, it is only accurate up to a certain date). If we do this and you rely on the information, you do so subject to those restrictions on the basis on which the information is provided.

15.4 We will not be responsible for any loss of or damage to your data, software, computer, telecommunications or other equipment caused by you using the Service unless such loss or damage is directly and solely caused by our negligence or deliberate default.

15.5 Unless specifically agreed with you otherwise, we will have no liability for:

15.5.1 any equipment, software or associated user documentation which any person other than us produces at any time for use, or which can be used, in connection with the Service; and

15.5.2 any services through which you access the Service or which you access through the Service which are not controlled by us.

15.6 We shall not be responsible to you if we fail to comply with any of the Terms or you suffer any loss:

15.6.1 due to circumstances beyond our reasonable control, the consequences of which would have been unavoidable despite efforts to the contrary; or

15.6.2 where this is due to our obligations under applicable law.

15.7 If we fail to comply with these Terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breach of these Terms or our negligence, but we are not responsible for any loss or damage that is not reasonably foreseeable. Loss or damage is foreseeable if it was an obvious consequence of our breach or if it was contemplated by you and us at the time we entered into these Terms.

15.8 We only supply the Service for domestic and private use. You agree not to use the Service for any commercial, business or re-sale purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

15.9 We do not in any way exclude or limit our liability for:

15.9.1 death or personal injury caused by our negligence;

15.9.2 fraud or fraudulent misrepresentation;

15.9.3 for any matter which it is not permitted by law to limit or exclude, or attempt to limit or exclude, our liability.

16. SMS alert

16.1 To start receiving SMS Alerts on your mobile phone you need to register your mobile phone number with us by either:

16.1.1 registering for the Service;

16.1.2 applying for a new Account;

16.1.3 sending us a secure message via the Service portal; or

16.1.4 calling the Customer Services Team on the number below at condition 24.

16.2 You can only register one mobile number (which must be registered with a United Kingdom operator) against your Account in order to receive SMS Alerts. Joint Account holders can each register their respective mobile phone numbers for SMS Alerts.

16.3 Holders of an Account with any of the attributes listed in condition 14.2 above will not be able to register for SMS Alerts.

16.4 It is your responsibility to check that your mobile number is correct and kept up-to-date in order to receive SMS Alerts.

16.5 There may be a delay between registering for SMS Alerts and the Service becoming active on your Account.

16.6 We will not charge you for SMS Alerts but your network operator may charge you for some services (e.g. receiving text messages when you are abroad). Please contact your mobile phone network provider for details.

16.7 SMS Alerts will only be sent in the following circumstances:

16.7.1 to send you a temporary password; and

16.7.2 to inform you of any changes to your Account.

16.8 SMS Alerts are sent once and cannot be resent. You will not be able to reply to an SMS Alert.

16.9 Subject to condition 16.13 below, SMS Alerts in relation to temporary passwords will be sent immediately on request by you. All other types of SMS Alerts will not be sent outside the hours of 9:00am and 6:00pm (Monday to Friday excluding public and national holidays in England).

16.10 SMS Alert support will be available by calling our Customer Services Team, Monday to Thursday 8:00am-7:00pm, Friday 8:00am-6:00pm and Saturday 9:00am-2:00pm. SMS Alert support will not be available on Sundays or any public or national holidays in England. Alternatively, and subject to condition 6 (above), you can send us a secure message via the Service and we will do our best to reply to you within three Working Days.

16.11 SMS Alerts are designed for use in the United Kingdom. If you take your mobile phone outside the United Kingdom without suspending SMS Alerts, you shall be deemed to authorise us and your network operator to transmit such information and store information in such countries or territories as are necessary to send SMS Alerts to your mobile phone. You will be responsible for any charges you incur as a result of receiving SMS Alerts whilst abroad.

16.12 It is a good idea to check whether you are allowed to receive financial information or encrypted information through your mobile phone while you are outside the United Kingdom as it may be unlawful to receive SMS Alerts in some countries. If in doubt, you should suspend SMS Alerts while you are outside the United Kingdom. You will be liable if you break any foreign laws, and for any loss that you cause to us as a result.

16.13 SMS Alerts may be temporarily unavailable due to maintenance from time to time. Wherever possible we will try to let you know in advance, however this may not always be possible. There may be delays in transmission during peak usage.

16.14 We are not liable for any failure or delay in transmission or any other aspect of SMS Alerts caused by reasons outside our control. Some examples of this, but not an exhaustive list, are:

16.14.1 your mobile phone is switched off;

16.14.2 your mobile phone is out of range or roaming;

16.14.3 your mobile phone has been lost or stolen;

16.14.4 you change your mobile phone number without informing us;

16.14.5 any failure and/or delay concerning your mobile phone operator's network; or

16.14.6 any illegal act of a third party acting which compromises the security of your mobile operator's network or your mobile phone.

16.15 All information we give you and all communications via SMS Alerts will be provided in the English language.

16.16 SMS Alerts are accurate when they are created by the system. The funds available in your Account may change before and/or after you receive an SMS Alert.

16.17 You are responsible for the security of your mobile phone. You must take all reasonable precautions to prevent anyone accessing your confidential information. You must report to our Customer Services Team immediately should you:

16.17.1 lose your mobile phone; or

16.17.2 think your mobile phone's security has been compromised. We will not be liable for any disclosure of confidential information where you have not complied with this.

16.18 If you change your mobile phone or provide it to another person to provide repairs, it is your responsibility to ensure that all SMS Alerts (and any Security Details) have been properly deleted and removed from the device. You should also suspend the SMS Alert service if your mobile phone is being repaired. Think carefully before you link other devices (such as tablet computers, laptops and other computers) to your mobile phone which allow you to receive SMS Alerts on those devices, as you are also responsible for the security of those devices and taking reasonable precautions to prevent anyone accessing your confidential information on those devices. You should not link to a device which is shared with another person.

16.19 If you would like to make administrative changes to your SMS Alerts you can send us a secure message via the Service or call the Customer Services Team on the number below at condition 24.

16.20 If you contact us to change the mobile number you have registered with us, for your security, before we make any changes we will ask you to identify yourself using our usual checks in addition to asking you to confirm the last four digits of your Nominated Account.

16.21 You may cancel your SMS Alerts at any time by de-registering through the Service or by calling the Customer Services Team on the number below at condition 24.

16.22 We may cancel your SMS Alert immediately:

16.22.1 if you no longer have an Account with us; or

16.22.2 on 60 days' notice if we withdraw our SMS Alert offering; or

16.22.3 by notice to you if you commit a material breach of the General Terms and the Terms.

17. Changes to the Terms

17.1 We may change these Terms in accordance with condition 28 ("Changes to interest rates and Terms and Conditions") of the General Terms.

18. Ending the agreement

18.1 Unless the product literature for your Account requires it to be operated online, you can call the Customer Services Team to notify us that you no longer want to use the Service. You can notify in writing or by sending a secure message via the Service. If you advise us by telephone, we may ask you to confirm your instructions in writing. The notification will not be effective until we have received it. We will continue to carry out any payments you have already authorised unless you ask us not to do so and the period for amending or cancelling those payments has not passed.

19. Termination of the Service

19.1 We may, where we consider it appropriate for you or your protection, suspend, withdraw, de-register or restrict the use of the Service or any part of the Service, including but not limited to where:

19.1.1 you do not log in and use the Service within three months of first registering;

19.1.2 you have not used the Service for over 13 months;

19.1.3 the equipment you use to access the services poses any kind of threat to the Service; or

19.1.4 you no longer hold an Account with us.

19.2 We will tell you as soon as practicable if we take such action. If we de-register you from using the Service, you will need to re-register if you wish to use the Service in the future. We may also end the Service or any part of the Service at any time by giving you at least 30 days' notice.

19.3 We may suspend or cancel your right to use the Service in accordance with condition 13.5 of the General Terms if we believe your Security Details have been compromised and/or are being used in an unauthorised or fraudulent manner. We will tell you in advance if we are going to do this unless we are not able to do so, in which case we will tell you after.

20. Not enforcing the Terms

20.1 If any part of the Terms proves to be unenforceable in any way, this will not affect the validity of the remaining Terms. We may occasionally allow you extra time to comply with your obligations or decide not to exercise some of our rights. If we do not enforce any of the rights we have under these Terms, or if we delay in enforcing them, that does not stop us from taking any action to enforce our rights in the future.

21. How we use your information and who we share it with

21.1 We will collect and use your personal data in accordance with our privacy policy which can be found at kentreliance.co.uk/legal/privacy-policy or can be obtained by calling the Customer Services Team on the number below at condition 24.

22. Governing law and language

22.1 For products/services held in the United Kingdom, the Terms are governed by the laws of England and Wales as are our dealings with you from the time your product/service is opened. You submit to the exclusive jurisdiction of the courts of England and Wales.

22.2 All communication we send to you will be in the English language.

23. How to make a complaint

23.1 We aim to resolve all complaints by close of business on the third working day after the complaint is received.

23.2 If this is not possible we will follow either of the two processes set out below depending on the nature of the complaint.

23.3 Complaints relating to electronic payments into and out of your account:

23.4 We will acknowledge your complaint in writing promptly (no later than 5 working days from the date we received your complaint), to confirm that we are investigating and next steps. We have 15 working days from the date we received your complaint to respond in full. If we are unable to do so within that period, we will send a holding reply explaining why we are unable to respond in full and providing a deadline by which we will do so. That deadline may not be more than 35 working days from the day we received your complaint. If we are unable to resolve your complaint, we will tell you our decision and provide information about your right to appeal to the Financial Ombudsman Service.

23.5 All other complaints:
We have 8 weeks to resolve your complaint. Within this time, we will keep you updated on the progress of our investigation in accordance with the Financial Conduct Authority's Dispute Resolution rules. If we are unable to resolve your complaint through our internal procedure, we will write to you detailing our decision and your right to appeal to the Financial Ombudsman Service.

23.6 Information about our complaints procedure and the Financial Ombudsman Service can be obtained in our complaints leaflet which is available via our branches, by calling our Customer Services Team on the number below at condition 24, or on our website **kentreliance.co.uk**. Financial Ombudsman Service information will also be detailed within our correspondence to you at the 8 week/final response stage of your complaint.

24. Contact us

24.1 If you want to contact a member of the Customer Services Team, please call us on **0345 120 3223**. Alternatively you can send us a secure message via the Service portal.

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** for more information.

Kent Reliance is a trading name of OneSavings Bank plc a company registered in England and Wales (company number 07312896).
Registered office: The Observatory, Brunel Way, Dock Road, Chatham, Kent, ME4 4AF. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 530504).
1170/KR/MKT001785-003