KentReliance | PROUDLY SUPPORTING demelza extraordinary care for extraordinary children

Please send your completed application form to: OneSavings Bank, Sunderland, SR43 4AB.

The Demelza children's savings account

Once a year, Kent Reliance will donate the equivalent of 0.25% of the total average annual balance held in all Demelza Children's saving accounts to Demelza Hospice for Children.

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

The Demelza Children's savings account - issue 11

What is the interest rate?

Rates effective 14 November 2025			
	Annual interest gross p.a*	**Monthly interest gross p.a***	**AER***
£10+	4.18%	4.10%	4.18%

*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 payable, annual interest is paid on 5 April each year and monthly interest is paid on the last working day of each month.

Can Kent Reliance change the interest rate?

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, **kentreliance.co.uk/interest-rates**, in branch or by calling our head office on **0345 122 1122**.

For more information on interest rate changes, please refer to Condition 28 of our Savings General Terms and Conditions.

What would the estimated balance be after 12 months based on a £1,000 deposit?

Projected balance	
Annual interest	**Monthly interest**
£1,041.80	£1,041.80

These projections are based on interest being credited to the account, no interest rate changes, 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 only be opened by customers under the age of 18. Accounts opened for customers under the age of 7 will require an adult aged 18 or over to open and operate the account on their behalf. Once the child reaches the age of 7, the child may operate the account themselves with the operator's authority, subject to the withdrawal limits set out in the section below.

The account can be opened and operated in branch or by post.

Minimum opening deposit £10. | Maximum deposit £25,000. | Minimum operating balance £10.

Additional deposits can be made by cash (only available in branch), cheque or bank transfer.

Can I withdraw money?

Withdrawals are permitted without notice or penalty. The following withdrawal limits apply:

Cash (branch only) For account holders:

- up to the age of 7, withdrawals can only be made by the Operator and must be made for the account holder's benefit
- aged 7 to 12 years, withdrawals can be made of up to £100 per day
- aged 12 years and over, normal withdrawal limits apply (please see Savings General Terms and Conditions)

Normal withdrawal limits apply to withdrawals made by Operators. Cheque withdrawals must be payable to the account holder.

Withdrawals made by electronic payments must be made to a nominated account* held in the name of the account holder and not that of the Operator.

If you hold a branch account, take your passbook and a form of ID to your local branch and a member of our team will action your request. For postal accounts, send us a signed withdrawal request to Head Office.
There are different payment cut-off times depending on the method of withdrawal you require. For further details please visit **kentreliance.co.uk/withdrawals** or call our Head Office.

*A nominated account must be a UK Bank/Building Society current account or savings account.

Additional information

When the account holder reaches the age of 18, the operator will be removed from the account and the account holder will be free to operate their own account. ID may be required before the account holder can transact on the account.

Once a year, Kent Reliance will donate the equivalent of 0.25% of the total average annual balance held in all Demelza Children's savings accounts to Demelza Hospice for Children, a registered charity (number 1039651) For information on Demelza Hospice Care for children, please visit **demelza.org.uk**

Where interest is payable, we will pay interest without deducting income tax, unless HM Revenue and Customs (HMRC) or 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 **gov.uk** for further information.

1. Personal information

The Demelza Children's savings account – issue 11

Applicant

1. Title (✓) Mr ☐ Miss ☐ Ms ☐ Other ☐
2. Forename
3. Middle name(s)
4. Surname
5. Date of birth (DD/MM/YY) ☐☐ / ☐☐ / ☐☐☐☐
6. Current address

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

   Postcode
8. Nationality
9. Citizenship
   a. Citizenship 2

If the applicant is 16 or older, please complete 11, 12, 13, and 14 below. If applicant is under 16, please complete only 14 below.

10. National Insurance number

    (Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue & Customs.)
11. Country/Countries of residence for tax purposes
    1.
    2.
    3.
12. Tax Identification number(s) (Required for all non-UK tax residencies. Please note, Jersey and Guernsey are not part of the UK for these purposes.)
    1.
    2.
    3.
13. Telephone numbers including area code

    Day*

    Evening*

    Mobile*

    Email*

*****It is important that we are able to contact you immediately about your account and essential updates. Please ensure we have your current email address and contact number.

Operator of account

1. Title (✓) Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐
2. Forename
3. Middle name(s)
4. Surname
5. Date of birth (DD/MM/YY) ☐☐ / ☐☐ / ☐☐☐☐
6. Occupation
7. Current address

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

   Postcode
9. Nationality
10. Citizenship
    a. Citizenship 2
11. National Insurance number

    (Your NI number can be found on your payslip, P45, P60, pension form(s) or any correspondence from HM Revenue & Customs.)
12. Country/Countries of residence for tax purposes
    1.
    2.
    3.
13. Tax Identification number(s) (Required for all non-UK tax residencies. Please note, Jersey and Guernsey are not part of the UK for these purposes.)
    1.
    2.
    3.
14. Telephone numbers including area code

    Day*

    Evening*

    Mobile*

    Email*

*****It is important that we are able to contact you immediately about your account and essential updates. Please ensure we have your current email address and contact number.

2. Deposit details (minimum £10)

Source of funding for account opening (i.e., savings, sale of assets, inheritance etc)

New deposit

I/We wish to deposit:

☐ By Cash (branch only) £

☐ By Cheque £

Cheques must be made payable to the account holder.
Please write the account holder's 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 ☐☐☐ ☐☐☐☐☐☐☐☐

3. Withdrawal instructions

Please provide your nominated account which will be used for withdrawal/interest/closure purposes. Should electronic verification fail, please provide an original bank statement which shows the account holder's name and bank details. Your nominated account must be a UK Bank/Building society current account or savings account held in your name.

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 ☐☐-☐☐-☐☐

4. Interest instruction - Please select ONE of the numbered options below

I would like my interest paid (tick as appropriate) monthly ☐ annually ☐

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

1. ☐ Added to my account. **(01)**
2. ☐ Transferred to my nominated account as detailed in section 3 above.

If the nominated account cannot be verified or you do not make a selection, interest payments will be compounded until your nominated account can be verified.

5. How we use your personal information

We collect and use your personal data as set out in our privacy policy. You can find this at **kentreliance.co.uk/legal/privacy-policy** or you can ask for a copy by contacting our Head Office.

In Summary:

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online, and information we receive from other people or organisations such as credit reference agencies and fraud prevention agencies.
- We use information about you in order to provide our services , to improve and market our services, and to make sure we comply with the law and the rules of our regulators.
- Under the relevant data protection law we have different legal bases for processing your personal data. These are generally: (i) Processing is necessary for a contract between you and us or because steps are required before a contract begins; (ii) Processing is necessary for us to comply with the law and relevant regulatory rules; (iii) you consent to us processing your data; (iv) Processing is necessary to protect someone's vital interests; and (v) Processing is necessary for our legitimate interests as a business unless our interests are outweighed by your interests, rights and/or freedoms.
- We may share information about you with our other companies (part of the OSB GROUP PLC group of companies). We may also share your information with other organisations or people who support the operation of our business such as suppliers and subcontractors, potential business partners, credit reference agencies and fraud prevention agencies and anyone else we have to share data with under the law.
- We usually store your information in the UK. However sometimes your information may be transferred to countries outside of UK. If this is the case, we will take steps to make sure that your information is treated securely and in accordance with our privacy policy.
- We will keep your information for as long as needed for the reasons it was collected (usually to provide savings accounts). After that, we will delete it. The period will vary depending on the reasons for collecting your information and if the information is subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to correct, update, or erase it; (iii) request us to stop using it (in some situations); (iv) object to our using it; (v) withdraw your consent to our using it; (vi) move your data to someone/somewhere else (in some situations); (vii) opt out from communications about services we offer; and (viii) complain to the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to ask about or use any of these rights.
- We have technology, security and organisational measures in place to protect your data.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit **kentreliance.co.uk/legal/privacy-policy** from time to time to stay informed about how we use your information.

6. Further support with managing your account

If you've indicated you need extra support in a previous application form and you'd like us to consider this now please tick here. ☐

Do you require literature or information about your account in one of these alternative formats?

Applicant Large Font ☐ Braille ☐ Audio ☐ N/A ☐ **Operator of account** Large Font ☐ Braille ☐ Audio ☐ N/A ☐

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you and which account holder this relates to.

Would you like us to contact you to see what further support we can offer you?

Applicant Yes ☐ No ☐ **Operator of account** Yes ☐ No ☐

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

How would you like us to contact you?

Applicant Post ☐ Phone ☐ Secure message ☐ **Operator of account** Post ☐ Phone ☐ Secure message ☐

Secure message will be available to you once you've registered for online services.

Alternatively, if you'd like to contact us please call us on **0345 122 1122** or visit your local branch.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time. ☐

If you need any additional support managing your account, please contact us via phone, email or secure message (if you've registered for Online Services) or by visiting **kentreliance.co.uk/additional-support** for more information.

7. Consent and declaration

The account holder (and any Operator) should read the section below. If you agree with its contents please sign in the space below to confirm this.

I (and any Operator) confirm and declare that:

1. I have read the section "How we use your personal information".

   Please note, the Savings General Terms and Conditions together with the product specific Terms and Conditions set out on the front of this application form (the Terms) is the agreement upon which we intend to rely for this account. For your own benefit and protection it is important that you read the Terms carefully before signing this application form. If you do not understand any part of the them please ask a member of our staff for further help/information. By signing this form, you agree to the Terms.
2. I have received and agree to the Terms. I have also received the interest rate leaflet for savings.
3. For account holder only – the sum stated in Section 2 is being invested in Kent Reliance by me as sole beneficial owner.
4. For Operator(s) only – the account holder is the beneficial owner of the funds in the account. I will operate the account on behalf of and for the benefit of the account holder.
5. I have been provided with and read the FSCS information sheet.
6. To the best of my knowledge and belief, the information I have given on this form is true and correct.

FSCS Protected

8. Proof of name - if the account if operated on behalf of a child

Please supply a certified copy (or original) of the child's birth certificate.

If supplying a certified copy, it should be signed, dated, marked 'original seen' and bear the name, address and occupation of the certifier. It can be certified by a UK lawyer, banker, accountant, teacher, doctor, minister of religion, postmaster/sub-postmaster, authorised financial intermediary or similar professional.

Applicant (not required if under 7 years of age)

Signed

Date ☐☐ / ☐☐ / ☐☐☐☐

Operator of the account

Signed

Date ☐☐ / ☐☐ / ☐☐☐☐

Demelza Hospice Care for Children is a registered charity (1039651) and a company limited by guarantee (02948500).
Registered office: Demelza House, Rook Lane, Sittingbourne, Kent, ME9 8DZ.

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).
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