KentReliance

Correct as at **29 October 2026**

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 16

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	3.75	3.69	**3.75**
£1 - £999	0.10	0.10	**0.10**

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective **28 April 2026**

The Demelza Children's savings account – issue 11

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£10 +	4.18	4.10	**4.18**

You must be under 18 to open this account.
Minimum opening deposit and operating balance £10.
Rates effective **14 November 2025**

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

Limited Access account– issue 3

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.21	4.13	**4.21**
£1 - £999	0.10	0.10	**0.10**

Minimum opening deposit £1. Minimum operating balance £1.
Rates effective **21 July 2026**

Bonds

13 month fixed rate bond – issue 6

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.95	4.84	**4.95**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 29 October 2026

Two year fixed rate bond–issue 54

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	5.11	4.99	**5.11**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1. Rates effective 29 October 2026.

Three year fixed rate bond – issue 35

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	5.15	5.03	**5.15**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 29 October 2026.

Tax-free savings* accounts

Cash ISA – easy access – issue 78

	Tax-free %		AER %
	Annual interest	Monthly interest	
£1,000 +	4.24	4.16	**4.24**
£1 - £999	0.10	0.10	**0.10**

Minimum opening deposit £1 (£1,000 to receive monthly interest).
Minimum operating balance £1. Available for Branch customers only

Rates effective **24 July 2026**

Cash ISA – fixed rate

	Tax-free %		AER %
	Annual interest	Monthly interest	
1 year – issue 7	4.95	4.84	**4.95**
2 year – issue 6	5.02	4.91	**5.02**
3 year – issue 6	5.06	4.95	**5.06**

These are limited edition products and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.Available for Branch customers only

Rates effective **29 October 2026**

*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.

one Savings Bank

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).

350C/KR/ MKT003446-042

fscs PROTECTED

OneSavings Bank plc (which uses Kent Reliance as a trading name) subscribes to the Financial Services Compensation Scheme.

Bonds

6 Month fixed rate bond – issue 1

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.41	4.32	**4.41**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 24 July 2026

9 Month fixed rate bond – issue 2

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	4.56	4.47	**4.56**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 18 September 2026

18 Month fixed rate bond – issue 10

	Gross rate % p.a.		AER %
	Annual interest	Monthly interest	
£1,000 +	5.02	4.91	**5.02**

This is a limited edition product available for online customers and can be withdrawn at any time.

Minimum opening deposit £1,000. Minimum operating balance £1.
Rates effective 29 October 2026

AER explained

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