

Changes to the terms and conditions for your Easy Access Accounts

We're making changes to the terms and conditions which apply to your Easy Access Savings Accounts ('your Account') which you can manage online and will be moving to our new Online Services.

The new terms and conditions are:

- The Savings Account Conditions; and
- The Key Features and Summary Box (including Specific Conditions)

which we've provided with this notice. The Online Services Terms and Conditions will no longer apply to your Account.

Why are we making these changes?

From time to time, we need to make changes to the terms and conditions and your Account. We can do this to reflect improvements and changes to the systems and technology we use to provide our services. We can also make changes for other reasons we reasonably believe are necessary.

The changes we're making to the terms and conditions and your Account at this time reflect the way your Account will operate once we've moved it to our new Online Services. The new terms detail how you can manage and access your Account once it moves to the new Online Services.

The wording of the terms and conditions will also be different. We've made them the same as the agreements of new customers opening Easy Access Accounts on the new Online Services.

We've summarised the main changes we're making in the 'Summary of Changes' section further down this message.

It's important you read the Summary of Changes and the new terms and conditions fully. Please save them in a safe place in case you need them in the future.

The new terms and conditions are also available on our website kentreliance.co.uk/easy-access-accounts-are-moving-to-our-new-online-services If you'd like a printed version, please call us on the phone number in the 'How to contact us' section further down this message.

Summary of changes

Account number and sort code

We're changing the account number and sort code for your Account. They'll change from the date your Account moves to the new Online Services. The issue number of your Account will also change at that same time.

You'll be able to see your new Account details when you register for the new Online Services. You'll need to use your new account number and sort code when making payments into your Account.

Important: after your Account has moved to the new Online Services, if you try to send a payment using your previous account number and sort code, we'll return the funds to the account they were sent from without interest.

The interest rate

- We're not changing the interest rate on your Account when we move it to the new Online Services. As your interest rate is variable, it can change in the future
- But we are removing the lower interest rate we pay on balances below £1,000. This means you'll earn the same rate of interest, regardless of the amount you have in your Account with us. We'll start paying the higher rate of interest on balances below £1,000 from the date your Account moves. You'll be able to see that new interest rate on our website or by logging on to the new Online Services

Where can you view the interest rate which applies to your Account?

- The new Key Features and Summary Box we've sent to you doesn't show the interest rate which applies to your Account
- Before your Account moves to the new Online Services, you can see the interest rate payable on your Account by logging on to the existing Online Services
- After your Account has moved, you can log on to the new Online Services and view the Key Features and Summary Box in the 'Account Documents' section. That will show the interest rate which applied when your Account moved to the new Online Services

How interest will be calculated and paid

- We'll calculate interest daily on your Account balance, at the end of each day
- It'll continue to be paid either monthly or annually, based on how often it's currently paid
 - Annual interest will be paid on 5 April each year
 - Monthly interest will be paid on the first day of each month, instead of the last working day of each month. It'll be based on the number of days in the previous month

When do these changes apply?

These changes apply to your Account from the date it moves to the new Online Services. This will be after 1 October 2025. We'll let you know the exact date closer to the time. If for any reason any of your Easy Access Accounts will not be moving to our new Online Services at this time, we'll contact you and let you know which accounts this will be.

We're not changing the terms and conditions for any other account you have with us at this time. If we do, we'll write to you before to confirm.

What if I don't agree to the changes?

If you don't agree to these changes, you can close your Account without charge or loss of interest. You can close your account without notice, by calling us on the phone number in the 'How to contact us' section further down this message.

You'll need to tell us **before the date your Account moves to the new Online Services**. If we don't hear from you by then, we'll assume you've accepted the changes, and the new terms and conditions will apply to your Account.

How to contact us

If you have a question about any of these changes or wish to close your Account, please call us on **0345 120 4602**. We're open from 9am to 6pm Monday to Friday.

The interest rate, how it's calculated, when it's paid and when we can change it

- Interest can only be paid to your Account, or a Nominated Account. You'll no longer have the option of interest being paid to an elected account. If interest is currently paid to an elected account, then after your account has moved interest will automatically be paid to the Nominated Account
- You'll no longer be able to change how often interest is paid or whether it's paid to the Account or your Nominated Account

When we can change the interest rate

We're changing the conditions which set out when we can change interest rates and how we'll tell you about the changes. We've changed these to align them with the conditions for accounts opened on the new Online Services.

See Condition 17 (Changes to interest rates) of the Savings Account Conditions for more information on when we can change the interest rate.

How you can manage your Account and registering for the new Online Services

Once your Account is moved to the new Online Services, you can only manage the Account through those Online Services. It'll no longer be possible to operate the Account through a branch or, by post (if this is currently available to you).

You'll need to register for the new Online Services to be able to access and manage your Account once we move it over.

We'll send you further information about how you can register, and we'll be here to help with any questions or support you may need.

Viewing statements and certificates of interest

You'll be able to view the following in the new Online Services:

- Your Account balance
- Transaction details (payments to and from the Account and interest payments)
- Your statements and Certificates of Interest

We'll send you an email and/or SMS to let you know when a statement is available to view. For more information, see Condition 20 (Statements) of the Savings Account Conditions. We'll no longer be providing you with annual statements.

How you manage your Account

Important: when your Account moves to the new Online Services, if you previously chose to have your statements posted, this will stop, and all future statements will only be available by logging into Online Services.

Previous statements and certificates of interest

You won't be able to see previous balances, transactions or statements on the new Online Services.

Important: you'll still be able to view previous balances, transactions and statements by logging into the previous Online Services for a period of at least 13 months. During this period, we strongly recommend you print or save copies of any statements and transactions produced for your Account before it moved to the new Online Services, for future reference.

Maximum balance and number of account holders

We're changing the maximum balance you can hold in your Account from £1,000,000 to £499,999.99.

You'll only be able to have a maximum of two account holders on your Account.

Nominated Accounts

If you hold your Account jointly with another account holder, each of you must now have a Nominated Account. If you don't already have a Nominated Account, we'll ask you to set one up when you first register for the new Online Services.

For more information, see Condition 7 (Nominated Accounts) of the Savings Account Condition.

Payments and withdrawals

We're changing the ways you can make payments on your Account.

Types of payments

You cannot make a payment to or receive payments from your Account by cash, cheque, BACS or CHAPS (if this is currently available to you).

Payments can only be made by Electronic Transfer, which includes Faster Payments, Internal Transfers, and standing orders.

Payments and withdrawals How to contact us Other changes to the Agreement	<p>Making payments into your Account</p> <p>Payments into your Account can only be made by Electronic Transfer from:</p> <ul style="list-style-type: none">• your Nominated Account; or• another account you have with us on the new Online Services (subject to the terms of that account) <p>Previously, you would've been able to make payments in from any other account.</p> <p>Withdrawals from your Account</p> <p>You can only make payments out of your Account by Electronic Transfer into:</p> <ul style="list-style-type: none">• your Nominated Account; or• to another account you have with us on the new Online Services (Internal Transfer) <p>If you have a joint account, payments can only be paid to the Nominated Account of the Account holder who has given us the payment instruction, or to another savings account they have with us on the new Online Services (Internal Transfer).</p> <p>You'll no longer be able to make future-dated payments. This means you can only request a payment to be made from your Account on the same day you're asking us to make the payment.</p> <p>You can request a withdrawal or the closure of your Account on any day of the week. However, if the requested withdrawal or closure amount is to be paid to your Nominated Account and would exceed our daily withdrawal limits, you can only make that request on a Working Day.</p> <p>We may apply financial and other limits to Electronic Transfers from your Account.</p> <p>Timing of payments</p> <ul style="list-style-type: none">• If you ask us to make a payment to another savings account held with us on the new Online Services (Internal Transfer), the payment will reach that account on the same day• If you request a payment to your Nominated Account, that payment will be received by your bank no later than the next Working Day <p>If you need more information</p> <p>You can find more information on withdrawal limits and payments to and from your Account on our website. Please go to kentreliance.co.uk/support#managing-your-account/taking-money-out You can also see Condition 7 (Nominated Accounts), Condition 8 (Paying in by Electronic Transfer), Condition 9 (Taking money out of your Account), Condition 10 (Incorrect Payments) and Condition 15 (Your responsibility for unauthorised payments) of the Savings Account Conditions.</p> <p>Our telephone number for contacting us about your Account will change from the date your Account is moved to the new Online Services.</p> <p>The new contact telephone number is 0345 122 1120. We're open 8am to 7pm Monday to Thursday, 8am to 6pm on Friday and 9am to 2pm on Saturday. We're closed on Sunday and English public holidays.</p> <p>Contacting us about the security of your Account</p> <p>The contact number you should use to tell us if your Personal Security Details have been lost, misused, or have become known to someone else has also changed.</p> <p>The new contact telephone number is 0800 054 6513. You must always tell us as soon possible if this happens.</p> <p>In addition to the changes above, the new terms and conditions include revised terms on:</p> <ul style="list-style-type: none">• The checks we may make whilst you have an Account with us and what happens if your circumstances change and you no longer meet the conditions for opening an Account with us. See Condition 5 (Opening an Account with us)• When you hold an account jointly with another person. See Condition 6 (Joint Accounts)• The Personal Security Details you use to access the Online Services, when we can suspend or withdraw them, and the steps you must take to take care of them. See Condition 13 (Security and some of your key responsibilities)• How to contact us if you believe your Personal Security Details have been misused and what happens if there are unauthorised payments on your Account. See Condition 14 (Loss or Misuse of Personal Security Details and unauthorised payments)
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Other changes to the Agreement

- When we can make changes to the Agreement with you. See Condition 16 (When we can make changes to this Agreement)
- When we or you may close your Account or end our Agreement. See Condition 19 (Cancelling or closing your Account)
- Allowing other people, for example a person appointed as your Attorney, to manage your Account. See Condition 18 (Allowing other people to manage your account)
- Contacting you about your account. See Condition 23 (Notices and contacting you about your Account)

This is only a summary of the main changes to the terms and conditions. Please make sure you read and keep a copy of the Key Facts and Summary Box (including Specific Conditions) and the Savings Account Conditions.

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 or visit kentreliance.co.uk/additional-help for more information.



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